

EXHIBIT 3

PUBLIC VERSION FILED 9/2/2022

Costs, Billing, and Financial Aid

Costs

UD Fee Policies

Student tuition and fees, established by the Board of Trustees, are charged to all enrolled students. These fees represent approximately 43% of the University's general revenues. Additional revenue sources include state appropriations, donations, endowment income, and federal appropriations.

Each student is responsible for understanding and complying with University policies and for paying established fees, which are updated regularly in catalogs, fee-payment materials, and on the University's website. Application for admission, as well as subsequent registration, constitutes acceptance of these terms. The University reserves the right to revise its policies, fees, and other charges. Any revisions to policies or rates apply to all students. In most cases, the University provides advanced notice of such changes.

Delaware Residency

The University of Delaware offers an affordable choice to students seeking a private-quality education at a public price. Tuition rates for both Delaware residents and non-residents are listed below.

To qualify as a Delaware resident for the purpose of tuition rates, the student must have been domiciled in Delaware for at least 12 consecutive full months, as of the first day of classes in the semester or session for which the classification is sought. Such classification shall apply for the entire semester or session and thereafter until changed.

The initial determination of a student's residency for the purpose of tuition rates is made when the student is admitted to the University or when they first enrolls as a Continuing Education student. Questions concerning residency status, especially in complicated situations such as military service, custody or guardianships, should be made at the time of application and directed to either Admissions or Graduate Studies.

Students seeking to change their residency classification after enrolling at the University must complete an Application for Change in Classification for the Purpose of Fee Assessment form. The form and the University's full residency policy can be found on the Registrar's home page. Questions regarding the residency policy can be addressed to the Office of the University Registrar at 302-831-2132.

UD's Cost of Attendance

Undergraduate Tuition (Per Semester)

UD undergraduate tuition costs are outlined in the tables below. Charges are the same for courses taken for credit or as an auditor (listener). Full-time undergraduate tuition covers registration for 12+ credits per semester.

All full-time undergraduate students pay the full-time tuition charge and mandatory fees (see Related Fees below). In addition to semester bills, undergraduate students should be prepared to pay about \$1,000 per year for books.

2019-2020 Fall and Spring Semesters		
	Delaware Resident	Non-Resident
Full-time Tuition	\$6,365	\$17,080
Full-time Mandatory Fees	\$775	\$775
Traditional Housing	\$3,996	\$3,996
Dining	\$2,608	\$2,608
SEMESTER TOTAL	\$13,744	\$24,459
ACADEMIC YEAR TOTAL	\$27,488	\$48,918

Tuition charges are based on registrations made before the end of late registration, or the free drop/add period (refer to the Academic Calendar for each term's dates). Students are responsible for full charges as of that point; no rebates of tuition will be made for courses dropped thereafter.

2019-2020 Fall and Spring Semesters		
Credit Hours	Delaware Resident	Non-Resident
1	\$530	\$1,423
2	\$1,060	\$2,846
3	\$1,590	\$4,269
4	\$2,120	\$5,692
5	\$2,650	\$7,115
6	\$3,180	\$8,538
7	\$3,710	\$9,961
8	\$4,240	\$11,384
9	\$4,770	\$12,807

10	\$5,300	\$14,230
11	\$5,830	\$15,653
12+	\$6,325	\$17,080

2020 Winter Session		
Credit Hours	Delaware Resident	Non-Resident
1	\$530	\$1,423
2	\$1,060	\$2,846
3	\$1,590	\$4,269
4	\$2,120	\$5,692
4.5+	\$2,385	\$6,404

2020 Summer Sessions		
Credit Hours	Delaware Resident	Non-Resident
1	\$530	\$630
2	\$1,060	\$1,260
3	\$1,590	\$1,890
4	\$2,120	\$2,520
4.5+	\$2,383	\$630/credit

2019-2020 Associate in Arts Fall and Spring Semesters		
Credit Hours	Delaware Resident	Non-Resident
1	\$176	\$440
2	\$350	\$880
3	\$528	\$1,320
4	\$704	\$1,760
5	\$880	\$2,200
6	\$1,056	\$2,640
7	\$1,232	\$3,080
8	\$1,408	\$3,520
9	\$1,584	\$3,960
10	\$1,760	\$4,400
11	\$1,936	\$4,840
12+	\$2,113	\$5,275

Differential Charge

The University of Delaware, as part of its commitment to provide a high-quality education and attract the best students and faculty, has a differential charge for the College of Engineering, the Alfred Lerner College of Business & Economics, and the School of Nursing. This financial structure more closely aligns the student charges with the higher cost of delivery for these programs while supporting UD's continued strategic growth, academic excellence and affordability.

Projected differential phased increases can be found in the chart, below. Note that students enrolled as of Spring 2018 will receive a \$250 credit per semester if enrolled full time, or \$125/semester if part time.

	Fall 2019 / Spring 2020	Fall 2020 / Spring 2021
Nursing	\$750 per semester \$1,500 per year	\$750 per semester \$1,500 per year
Lerner College of Business & Economics	\$750 per semester \$1,500 per year	\$1,000 per semester \$2,000 per year
College of Engineering	\$1,250 per semester \$2,500 per year	\$2,000 per semester \$4,000 per year

More information is available on the Provost's website.

Undergraduate Mandatory Fees (Per Semester)

All full-time undergraduate students are responsible for mandatory fees in the Fall and Spring semesters.

Fee	Full-Time (12+ Credits)	Part-Time (1-11 Credits)	Description
New Student Orientation	\$230	N/A	A one-time mandatory charge for new undergraduate students, the New Student Orientation fee supports the costs of New Student Orientation (NSO) and the Math Placement Exam (required of all new students). Please note that all new undergraduate students are required to pay this fee whether or not they were able to attend NSO.
Student Comprehensive	\$429	\$50	The Comprehensive fee is charged to all undergraduate and CEND students during the regular semesters and to all students during the Winter and Summer Sessions. This fee supports the student fitness center, recreational programs, student activities, concerts, performing arts, and the activities of registered student organizations.
Student Health Services	\$227	N/A (unless opted in)	The Student Health fee is charged to all full-time students, entitling them to use the Student Health and Counseling Centers. Part-time, matriculated students can contact the Student Health Center to activate their eligibility to use these services and have the fee charged to their student account, or they may use the facilities on a fee-for-service basis. This fee is NOT health insurance, does not replace the requirement to be insured, and cannot be waived because of existing health insurance coverage.
Student Center	\$119	N/A	The Student Center fee covers amortization of bonds used in the construction of the Trabant University Center and in renovations to the Perkins Student Center. It also supports the operating costs of these student centers.
Registration	N/A	\$30	This is a mandatory fee charged to all undergraduate and CEND students during the regular semesters and to all students during the Winter and Summer Sessions.
International Student Service	\$160	\$160	This fee is mandatory for international students and supports services provided by the Office of International Students and Scholars.

Course Related Fees

Certain courses incur additional fees in support of special equipment or services provided.

Fee	Amount Per Semester	Course(s)
Clinical Course	\$125	NURS 453 NURS 457 NURS 459 NURS 473 NURS 477 NURS 479
Student Teaching	\$225	EDUC 400 EDUC 750
Scuba	\$175	HESC 132 BHAN 132
Lab	\$300	KAAP 420 KAAP 840
Nutrition Lab	\$40	NTDT 201
CHS School of Nursing Simulation Lab	\$100	Undergrad
CHS School of Nursing Simulation Lab	\$100 - Winter \$200 - Spring	Accelerated Students

Miscellaneous Fees

Other fees charged to students for various activities or services.

Fee	Fee Amount	Description
Admission Application	\$75	Charged to all undergraduate and graduate students applying for admission to the University of Delaware.
Application for Advanced Degree	\$95 - Doctoral Candidates \$50 Master's Candidates	Charged to candidates for advanced degrees who must file an Application for Advanced Degree with the Office of Graduate and Professional Education.
Application for Undergraduate Readmission	\$40	Charged to students who were previously enrolled in a degree program at UD and wish to return to the University to complete a degree or earn an additional degree.

Blue Hen Helpers	\$25	Discounted early move-in fee charged for Blue Hen Helpers (formerly referred to as the Arrival Survival Team) who are the group of volunteers who help new students move their luggage and other belongings into residence halls on New Student Check-In Day.
Carpenter Sports	\$100 - family \$50 - individual	Charged during Fall and Spring Semesters to part-time graduate and continuing education students who choose to utilize the facilities at the Carpenter Sports Building.
Change of Registration	\$25	Charged, in addition to tuition, to students who make changes to their registration after the free drop/add period.
Credit by Exam	\$75 per credit hour	Charged to students who attempt to earn academic credit by taking an examination to demonstrate competence attained through professional experience or some similar learning experience.
Disciplinary Restitution	Based on cost	Charged to cover costs associated with disciplinary action incurred by Facilities, University Police, and Grounds departments.
Flex Deficit Charge	Determined by usage	Charged to any student whose Flex account spending exceeds available funds in the Flex account.
General	\$15	Charged to students registered for summer session (fee is per session).
ID Replacement	\$25	Required of all ID card replacements.
Installment Plan	\$50	Fee per semester for enrollment in the Installment Payment Plan, a monthly installment payment option offered in Fall and Spring Semesters.
Installment Penalty	\$25	Late fee charged for late or inadequate installment payments.
Late Payment	\$55	Late fee charged to students who have not financially cleared their student accounts after the payment deadline and each month there remains an open balance and no installment plan enrollment.
Library Fine	Determined by Library fee structure	Fines assessed for late or non-returned books or other library materials.
Online Exam (ProctorU)	\$30	If an online course has exams, students can expect to use ProctorU to take their exams online. Please read about the requirements and costs for using ProctorU at https://www.pcs.udel.edu/proctoru-student-information/ .
Parking Fine	Determined by Parking Services' fee structure	Fines assessed to students who violate University parking policy or fail to display their parking permit.
Recreation	\$25	Charged during Fall and Spring Semesters and Winter and Summer Sessions to undergraduate and continuing education students (full or part-time) who are not charged the mandatory comprehensive fee and who choose to utilize the facilities at the Carpenter Sports Building.
Registration (Summer/Winter)	\$30	Charged for registration in each optional term (Winter, Summer I, Summer II).
Reinstatement	\$100	Assessed to students who are cancelled for a semester due to non-payment and then granted reinstatement.
Residence Hall Breaks Early/Late Stay	Variable	See Residence Life & Housing for additional information and directions on how to sign up to check in early, stay over break, or check out late.
Residence Hall Excessive Cleaning/Damage	Variable	Charged to students who live on campus whose rooms and/or shared living areas incur damage.
Residence Hall Key and Core Change	\$80 (Regular) / \$118 (Emergency)	Charged to all students who require a key core change.
Residence Hall Late Cancellation	\$200	Charged to students who cancel their application or request a release from the housing agreement after the deadline, per the Student Housing Contract.
Residence Hall Late Check Out	\$150	Charged to any student who does not check out of the halls at breaks or semester closing by the posted closing time.
Returned Check	\$25	Fee assessed for each check or ACH returned by the University's bank after being presented to the payee's institution.
Student Conduct Administrative	Determined by Student Conduct	Charged to students referred to the Office of Student Conduct for case processing.
Undergraduate Sustaining/Research	\$25	
Test Credit	\$15	Charged to undergraduate students who transfer high school credit (AP) courses to UD.
Transcript	\$9.25 (final cost will be determined by method of delivery)	Charged to any student requesting an official copy of their UD transcript.
Transfer Credit	\$75	Charged to any student who takes a course, for academic credit, at another institution and then transfers that credit to UD.

Housing

Please review housing costs on University of Delaware Residence Life and Housing's website. Housing charges are applied to your student account and paid along with other charges, as outlined below in the Paying Student Account section.

Dining

Students living in traditional residence halls are required to select from available resident meal plan options for each semester/session. Please review housing costs and more information on University of Delaware Dining website or the Dining Section in the catalog. Dining charges are applied to your student account and paid along with other charges, as outlined below in the Paying Student Account section.

Paying Student Account

The University uses My Finances, an electronic account management tool which allows students and authorized users to view all aspects of account activity (charges, credits, payments, financial aid eligibility and status, to-do list items, and tax information) as well as make payments to the student account and manage Flex account funds.

All communications regarding student account billing are sent solely via email to students' UDEL email addresses and to authorized parent/guardian email addresses. Billing communications direct recipients to log in securely to My Finances to review and pay the bill. (Students can select authorized users through UDSIS by clicking "Grant Parent My Finances access.")

Payment Due Dates and Installment Payment Plan

UD offers an installment plan for each the Fall and Spring Semesters, where payments can be divided into 3 or 4 monthly installments (depending on registration and billing dates). A \$50 fee is applied upon enrollment in the installment plan, and \$25 a late fee is charged each month that an installment payment is late. No installment options are available for Winter and Summer Sessions. Families may opt into the Installment Payment Plan when making payment on My Finances. Payments in full for special sessions (Winter and Summer) are due by the first day of classes for the respective term.

Payment Due Dates		
	Fall Semester	Spring Semester
Payment in Full	August 1	January 7
1 st Installment	August 1	January 7
2 nd Installment	September 1	February 7
3 rd Installment	October 1	March 7
4 th Installment	November 1	April 7

Payment Options

My Finances offers the following payment options for families to pay the student account. Additionally, payments can be made via cash or check by visiting the Cashier's Desk in the Student Services Building.

- ACH (Automated Clearing House) Payment/Online Check

With your bank account and routing number, your payment will be directly debited from your checking account. If you are using an equity line of credit or money market account, please check with your financial institution prior to using the ACH payment method; some institutions will not allow ACH payments to be completed and will return the online check.

- Credit Card

Visa, Mastercard, Discover, and American Express credit card payments may be made online through UD's payment processing vendor, CashNet. CashNet assesses a 2.75% service fee, which is not paid to UD and is not refundable, even if the related payment to UD is refunded. The service fee for international students is 4.25%.

- Mail a Check

Using My Finances, you may print a remittance slip and indicate that you will mail a paper check, cashier's check, or money order for your payment. Please be sure the check includes the student ID and first and last name and mail to Cashier's Office, 30 Lovett Avenue, Newark, DE, 19716

- International Wire

UD, along with Western Union Business Solutions, provides international students a simple and secure payment option using their home currency directly through My Finances. For students wishing to wire payments outside of My Finances, please contact Student Financial Services to obtain wire instructions.

A dishonored check or ACH payment that has been returned by the bank or has not been cleared by the payment deadline does not constitute payment. The University charges a \$25 service charge for dishonored checks. Students who submit dishonored checks may be required to make future payments by cash, money order, or certified check. The University has no obligation or liability for erroneous authorized payment instructions.

Payments received prior to 2:30pm EST, Monday-Friday (excluding bank holidays) will be processed the same day.

Financial Clearance

Financial clearance is required to protect the student account from late fees, registration and transcript holds, and potential course cancellation. The account is considered financially cleared when one of these criteria is met by the due date:

- Payment in full is made to the student account by the Payment in Full due date (see the University calendar for these dates).
- The first (and all subsequent) installment payment is made on-time according to the installment plan schedule.
- Other funding is recorded via the Report Additional Credits function in My Finances. Additional sources of funding (e.g., 529 plans, outside scholarships, or loans) may not post before the due date because of processing timelines or other reasons. The Report Additional Credits process allows families to inform UD of these pending credits, allowing them to pay only the remaining balance (as applicable).

Any student not enrolled in the installment payment plan who is not financially cleared by the date specified will be charged a \$55 late fee each monthly billing cycle. New students who are admitted and registered after the payment due date will not be charged a late fee if they make payment at the time of registration.

Students enrolled in the installment payment plan who do not pay at least the required installment amounts at the second, third, and/or fourth installments will be assessed a \$25 late fee.

Failure to pay does not relieve students of their financial obligation for courses not dropped within the free drop/add period. Students who cannot pay or do not plan to attend must drop courses by the drop/add deadline, or be responsible for full charges.

The University reserves the right to cancel registration if students have not made satisfactory arrangements to pay semester costs in a timely manner. If any fees, fines, or miscellaneous payments are not received by due dates, the student may be dropped by the University. Subsequent registration will be refused and transcripts, diplomas, and other information concerning attendance at the University will be withheld. Reinstatement requires payment of the amount due and compliance with the usual readmission procedures.

Students are responsible for any collection agency fees, attorney fees, court costs, and other costs and charges necessary for the collection of any amount not paid by the due date.

Students who fail to make payments by the due date may be denied the privilege of using the installment payment plan in future semesters and may be required to prepay any future tuition charges prior to the start of the term for which they are enrolling.

Financial Responsibility and Tuition Refund Eligibility

The act of registering generates related tuition charges for which students are financially responsible. Students who opt not to take courses for which they are registered must drop the courses by the free drop/add deadline.

Students who drop from their classes by the end of the semester's free drop/add deadline are eligible for a full refund of tuition and fees. No refunds of tuition or course fees will be made for withdrawn courses after the end of the free drop/add period.

Holds and Collections

Failure to financially clear a student account can result in a holds and collections activity.

Holds	Reason	What to do
BAL	Outstanding Balance Due	Pay balance due or contact our office to explain why payment cannot be made
CAN	Cancellation of Term Pending	Pay balance due or contact our office to explain why payment cannot be made
COL	Collections	Pay balance due or contact our office to explain why payment cannot be made
LON	Loans	Call the Perkins/Nursing Loan contact in our office (302) 831-8942
NSF	Returned Check	Replace returned check with a cashier's check or money order and include the \$25 Returned Check Fee
WOF	Write Off Account	Pay balance due in full to remove your account from Collections

The Collection Services Unit within the Cashier's Office is responsible for the collection of outstanding receivables and the Federal Perkins and Nursing Loans. The collection processes are for students who are no longer enrolled at the University, due to graduation, separation and/or withdrawal. No transcripts or other information relating to any student records at the University shall be released or delivered to the student, or on behalf of the student, until all debts to the University and all of its affiliates have been paid.

Tuition Discounts

Over 60 Tuition-Free Degree

Matriculated students who are Delaware residents and 60 years of age or older may take credit courses on a space-available basis with no tuition charges. This discount does not apply to courses taken through Professional and Continuing Studies. Students must pay all applicable fees, except the Admission Application, Readmission Application, Advance Standing, Student Teaching, and New Student Orientation fees. For further information, contact the Admissions office at 308-831-2792.

Delaware Teachers

The College of Education and Human Development is committed to Delaware teachers. Scholarship opportunities offered by the College can be viewed by visiting CEHD.

VA Benefits

The University of Delaware is approved by the Delaware State Approving Agency to offer educational programs to Veterans. If you served on Active Duty, you might be eligible for education benefits offered by the Department of Veterans Affairs. To receive benefits, you must apply through the Department of Veterans Affairs. Veterans Affairs determines the amount of benefits a student can receive.

Once the University of Delaware receives a certificate of eligibility for entitlement to educational assistance under chapter 31 or 33 for a specific semester or session, the University will not impose any penalty, including the assessment of late fees, the denial of access to classes, libraries, or other institutional facilities, or the requirement that a covered individual borrow additional funds, on any covered individual because the individual's inability to meet his or her financial obligations to the institution due to the delayed disbursement funding from VA under chapter 31 or 33.

Undergraduate degree programs are designed to be completed in four years. The VA will not allow the University to certify VA benefits to students who are not making satisfactory academic progress towards degree completion. Therefore, VA educational benefits will be terminated if a student has not completed degree requirements in six years of full-time study or its equivalent. Due to VA regulations the University of Delaware will not certify VA benefits for a repeated course unless a program requires the course to be taken more than once or if a higher grade than the one achieved in a particular class is required to complete degree requirements. Due to VA regulations the University of Delaware will not certify VA education benefits for any audited coursework. Any course(s) audited will be marked as a withdrawal with the VA, effective the day the change to audit occurred.

The University maintains a Veteran Student Services Office to assist all veterans and students using veteran benefits regarding VA benefits, transitioning to university life and any additional inquiries they may have. Additional veterans information can be viewed at the UD Registrar's website.

Financial Aid

Applying for, Receiving, and Maintaining Financial Aid

To apply for financial aid, complete the Free Application for Federal Student Aid (FAFSA). This is the only application that UD requires to be considered for need-based financial aid, and it must be completed each academic year. Filing for the next financial aid year can be completed as early as October 1 each year. FAFSA tutorial videos and other information on federal financial aid is available from the US Department of Education.

Eligibility

Students matriculated in a degree-granting program who are US citizens or eligible non-citizens and have a valid social security card on file with the Social Security Administration (SSA) are eligible to apply for federal financial aid. Continuing Education students are not eligible for federal financial assistance.

Additional eligibility information can be viewed on the Department of Education's website.

Filing the FAFSA

- Students, parents, and borrowers are required to use an FSA ID, made up of a username and password, to access certain US Department of Education websites. The FSA ID is used to confirm identity when accessing financial aid information and electronically signing federal student aid documents.
- Using the FSA ID, students complete the FAFSA online, using UD's federal school code: **001431**.
- Filing the FAFSA will encourage the use of the IRS DRT (Data Retrieval Tool), which allows the US Department of Education to access tax year data directly from the IRS. This will ensure the most accurate aid award and may satisfy the need for further tax information if selected for federal verification.
- After submitting the FAFSA, students will receive a Student Aid Report (SAR) from the federal government which contains the Expected Family Contribution (EFC) and will also indicate Pell Grant eligibility as well as federal direct loans. Families should review the SAR carefully and correct any errors.
- Remember that the FAFSA must be filed each year and it is available for completion starting on October 1 for the next academic year (UD recommends completing the FAFSA by April 15 for returning students and January 15 for newly admitted students). This ensures that newly admitted students can be notified of financial aid offers timely as they make their enrollment decisions, and it helps returning students finalize their application for the upcoming academic year. Some financial aid is awarded on a first-come, first-served basis and please note that state-funded aid may have differing deadlines.
- Pay special attention not to make any errors on the FAFSA, and verify all personal information entered, particularly social security number and date of birth. Discrepancies with the SSA's records can cause delays in financial aid awarding.
- Closely review the information sent on the SAR and correct any errors by logging back in to the FAFSA at any time.
- The federal government does require that a Federal Verification Audit of FAFSA data be completed for some applicants. This process can require the submission of federal income tax forms of students and parents. Students selected for verification can find more information on FAFSA's website. A statement of Selective Service Registration Compliance also may be required.

Financial Aid Awarding

Awards may be offered based on available resources, the financial need of the applicant, and the student's continued enrollment in a degree program (with at least half-time status). Some aid is awarded on a first-come, first-served basis.

Notification of Aid

Newly admitted undergraduate students' financial aid notifications describe the sources and amounts of aid awarded and are made available on the My Blue Hen Home portal, as well as mailed to students' home addresses. This information is available prior to Admissions' decision deadline and deposit due date (May 1).

Returning undergraduate students' financial aid package notifications are sent via email in early July to the students' UDEL email addresses; graduate students are notified in late July/early August. This information is sent before payment is due to the UD student account. Students can accept, decline, or modify awards from UDSIS after receiving the notice. Accepting awards is done by completing any additional required steps in order for aid to disburse to the account, and this information can be found on the students' My Finances To Do List. Students should carefully review requirements for maintaining their awards, as well.

All students newly accepting federal loans must complete required Entrance Counseling and Master Promissory note signing. These steps serve as award acceptance for newly admitted students.

Financial Aid for Students with Previous Baccalaureate Degrees

A student who has completed their baccalaureate degree is not eligible to receive either a Federal Pell Grant or a Federal Supplemental Educational Opportunity Grant (SEOG). It is a student's responsibility to indicate receipt of a first baccalaureate degree when completing the FAFSA.

Satisfactory Academic Progress (SAP)

Federal Title IV assistance programs require students to maintain progress toward a degree. These federal programs include the Federal Pell Grant, Academic Competitiveness Grant, SMART Grant, SEOG, Federal Direct Loans (Subsidized, Unsubsidized, and PLUS), Federal Perkins Loan, and Federal College Work-Study Program. Undergraduate satisfactory progress for financial aid purposes requires:

- Completion of a degree within six years of full-time attendance or its equivalent
- A cumulative grade point average of C (2.0) after 60 or more attempted hours
- Successful completion of 67% of credit hours attempted

SAP includes both qualitative and quantitative measures of the student's progress.

The **qualitative measure** establishes a minimum grade point index (Grade Point Average, or GPA) standard of 2.0.

- A student must have a cumulative grade point average of a 'C' (a 2.0 grade point index) at the end of the second year of study (defined as 60 credit hours attempted). A student may be placed on probation or dismissed for academic deficiency when the index for any semester is less than 1.23 or the quality-point deficit is more than 12.99 points. Graduate students must maintain good standing as defined in the Graduate Catalog.
- For financial aid purposes, satisfactory grades are defined as A, A-, B+, B, B-, C+, C, C-, D+, D, D-, P, and S. Unsatisfactory grades are defined as F, L, LW, N, X, Z, W, WF, I, and U.

The **quantitative measure** establishes a maximum time frame for students to complete their programs of 6 years for undergraduates with no more than 180 earned credits (graduate students may differ, and a minimum number of credits a student must satisfactorily complete each year equal to 67% of all attempted coursework.

- Degrees must be earned based on one of the following schedules:
- Undergraduate - First bachelor's degree must be completed within 6 years of full-time attendance or its equivalent, regardless of whether student has received financial aid. In all cases, the bachelor's degree should be earned while attempting no more than 180 credit hours.
- Graduate - Students must complete degrees within 5 years (10 semesters). During this 5-year period, students have 3 years of full-time attendance or its equivalent to complete required course work (does not include UNIV 868, 869, or 969). A 7-year limit is provided for doctoral students entering without a master's degree.
- To meet the time limits defined above, all students must complete for credit 67% of total credit hours attempted. This completion rate is defined as the number of earned hours divided by the number of attempted hours, where earned hours are courses in which a student has received a grade of A, A-, B+, B, B-, C+, C, C-, D+, D, D-, P, and S. Attempted hours include all satisfactory letter grades and unsatisfactory letter grades previously listed, including listener or audited classes, withdrawals and incompletes. Transfer credits are counted in both attempted hours and completed hours in this calculation. Repeated courses are also included in the calculation. If a class is repeated, all of the attempted hours are counted, but only the credit hours from the highest grade for the repeated course are counted as completed. Grades for all repeated courses are counted in the grade point average calculation.
- Academic dismissal will result in automatic suspension of all types of financial aid.

Student Financial Services reviews each student's academic record at the end of every spring term. The academic record is then compared against the following qualitative and quantitative requirements of the University of Delaware's SAP Standards.

SAP Monitoring & Appeals - SFS reviews academic progress for all students at the end of the Spring Semester. Students who have not met all SAP requirements (regardless of whether they received financial aid) will be notified in writing that they have lost eligibility for financial aid.

A student may appeal eligibility decisions if there were extenuating circumstances which may have affected the ability to meet academic requirements. Examples of extenuating circumstances include personal or family critical illness (physical or mental), natural disaster impacts on student or family home, assault, and other circumstances outside student's control. Students looking to appeal will log in to My SFS Docs using UDelNetID and password, then complete the appeal form, explaining the situations, documenting circumstances, and developing an Academic Recovery Plan with an academic advisor. SFS will review appeals to determine whether SAP exceptions can be made.

Students whose SAP appeals are approved will be placed on SAP financial aid probation.

Those students will be allowed one semester to meet SAP requirements and remain eligible for financial aid (unless otherwise specified in the Academic Recovery Plan). Students should contact SFS prior to the start of the following semester after grades have been posted to be considered for the following term. Students will be reviewed term-by-term until SAP requirements are met to ensure progress according to the Academic Recovery Plan. In the meantime, students on financial aid probation may continue to receive aid.

In addition to the Academic Recovery Plan, undergraduate students on probation are required to achieve a semester grade point average of 2.0 or above, not receive an "I" in any coursework, and receive a "P" in each Pass/Fail course. (For graduate-level students, the minimum GPA requirement is determined by the academic unit.)

Students will be removed from SAP financial aid probation once successfully completing the Academic Recovery Plan. This is demonstrated by obtaining a GPA consistent with the minimum requirement for the relevant academic level and in completing an aggregate of 67 percent or more of all attempted credit hours.

Students who are placed on academic probation by their Schools or Colleges are also considered to be on financial aid probation under SAP. Students are expected to comply with the requirements of both the college or department and Student Financial Services. See note below regarding academic holds.

Failure to Meet SAP Probation Requirements

Students who do not meet the terms of financial aid probation are not eligible for aid in any subsequent semester. A written notification is sent to all students who fail to comply with the terms of the probation.

A student can regain eligibility by doing the following and notifying Student Financial Services once the following have been accomplished:

- Complete a minimum of 12 credit hours or 8 credit hours for graduate students at the University of Delaware (or as specified in the Academic Recovery Plan) without the benefit of financial aid. Students may take the credits at another institution of higher education if approved by their academic advisor; and
- Achieve a minimum GPA of 2.0 for undergraduates (for graduate students, the GPA requirements of their academic unit); and
- Complete 100 percent of attempted credit hours.

Note: A student who has lost eligibility cannot regain it by paying out-of-pocket for the enrolled classes or sitting out (not attending) for a semester.

Students who feel SAP status and aid eligibility were affected by special circumstances can appeal through My SFS Docs with proper documentation of those circumstances (i.e., doctor's notice, letter from academic advisor, etc.). Students filing appeals may be required to work with the academic advisor to develop a plan for achieving good academic standing.

Grades

For financial aid purposes, satisfactory grades are defined as A, A-, B+, B, B-, C+, C, C-, D+, D, D-, P, and S. Unsatisfactory grades are defined as F, L, LW, N, X, Z, W, WF, I, and U. Students who fail to complete at least 67% of attempted credit hours because of incomplete grades or who withdraw from all classes will have financial aid terminated. A student may receive financial assistance for a course that was repeated.

Repeated and Not-for-Credit Courses

A student repeating a course may receive aid for that course, and both instances of the course will count toward attempted hours, though only the instance receiving the better grade will count toward completed hours. Not-for-credit courses are not eligible for financial aid so students should be sure that repeated courses are not designated as not-for-credit. Any aid disbursed toward a not-for-credit course may require repayment.

Terms with All Failing Grades

Students will be asked to verify attendance during a term in which all grades received are unacceptable (as defined above). Failure to verify attendance in each class will result in cancellation of all aid for the term.

The University has a range of holds, including financial, that prevent future registration by students who need to resolve various issues. SFS will not determine financial aid eligibility or release funds of students with an academic hold until that hold is removed by the School or College. Students can refer to UDSIS for additional information on any holds on their accounts.

Official Withdrawal

Changes to enrollment, including termination through official withdrawal, can cause adjustments to Title IV federal financial aid funds. Federal regulations mandate that the Title IV aid of students who withdraw be reviewed for possible adjustment, and that any unearned aid be returned to the federal aid programs. Eligibility is based on the cost of education incurred for any individual semester (or special session) to which federal aid is applied and is contingent upon completion of that term. Percentage of aid earned is based on the date of withdrawal, divided by the total number of days in the session. Title IV aid is governed by federal policy for students who withdraw prior to completing 60% of the term.

Students are required to adhere to the University's official withdrawal policy when terminating their enrollment prior to the end of a given term. Failure to officially withdraw can result in the cancellation of any federal financial aid funds previously awarded that term. Federal regulations require that funds for ineligible recipients be returned to the financial aid program accounts. Students will be billed for semester charges.

Financial Aid Types

Grants

Grants are awarded to undergraduate students seeking their first baccalaureate degree who demonstrate the requisite financial need, and they do not require repayment. UD automatically considers your eligibility for federal grant funds when reviewing financial aid applications.

- *Federal Pell Grants* are awarded based strictly on the student's Expected Family Contribution (EFC) as determined by the FAFSA. The maximum Pell Grant a student can receive is \$6,095 for the academic year. Students eligible for these awards will see them reflected on the financial aid award notice.
- **Federal Supplemental Education Opportunity Grant (SEOG)** funds are awarded on a first-come basis to Pell eligible undergraduate students based on their overall financial need. These funds are awarded to students directly by the University and are limited to the funds allocated to the University by the U.S. Department of Education. Students eligible for these awards will see them reflected on the financial aid award notice.
- **The Teacher Education Assistance for Higher Education (TEACH) Grant Program** provides grants to students who intend to teach full-time in a public or private elementary or secondary school that serves students from low income families. In order to qualify, candidates must teach in a high need field at a low income school for at least four academic years within eight calendar years of completing the program of study for which the TEACH Grant was received.
- The University of Delaware awards a number of University grants and scholarships based on a student's financial need and academic performance. Students eligible for these awards will see them reflected on the financial aid notice.

Scholarships

Scholarships are awarded to both new and returning students on the basis of academic merit and sometimes financial need.

- UD offers a range of general scholarships and grants to both in-state and out-of-state students. Students are automatically reviewed for scholarship eligibility upon application to UD. No additional application is required for academic merit scholarship review, though scholarships and grants that also consider financial need require that students submit a FAFSA.
- *Endowments*, or donor scholarships, are made available to students on behalf of UD's generous alumni and donors and often have specified criteria (e.g., college or major) in addition to the specified merit and financial requirements. The typical amount of these awards is \$2,000 per year. All students who file the FAFSA are automatically evaluated for these scholarships each June and are notified of any additional scholarship support when financial aid packages are prepared in early July.
- Students are encouraged to pursue available *external/inside scholarships* provided by other organizations. In most cases, the awarding agency is responsible for selecting recipients and determining value. (Please note: UD does not endorse any scholarship search engine that charges a fee. Students should never have to pay for a scholarship source.) Additional information may be found on the SFS website.

Loans

Educational loans are a form of financial aid utilized by many students to help meet the cost of attendance, and these require repayment. It is important for students to understand the loan options available in order to make informed decisions about loan program selection and borrowing amounts.

- Federal Direct Loans are awarded based on eligibility determined by the FAFSA.
 - The interest on subsidized loans is paid by the federal government while students are enrolled at least half-time in college.
 - Unsubsidized loans accrue interest while students are enrolled, and students can choose to pay the interest each month while enrolled in school or allow interest to accumulate during enrollment periods.
 - Borrowing limits
 - Freshman: \$5,500 (up to \$3,500 may be subsidized)
 - Sophomore: \$6,500 (up to \$4,500 may be subsidized)
 - Junior/Senior \$7,500 (up to \$5,500 may be subsidized)
 - Interest Rates & Fees
 - Rates and fees can be found at the Federal Student Aid website.
- The Federal Perkins Loans program is being discontinued by the federal government and those loans are no longer available for origination. Students who have existing Perkins loans can review information on the Federal Student Aid website.
- The Federal Direct PLUS Loan is a popular financing option for parents of undergraduate students.
 - Parents may borrow any loan amount up to the cost of attendance determined by UD, less any awarded financial aid.
 - A credit check is part of the application process. If a parent is denied the loan, an additional unsubsidized loan will be awarded to the student's financial aid package (\$4,000 for freshmen and sophomores, \$5,000 for juniors and seniors)
 - Students are required to complete the FAFSA in order for parents to borrow a Direct PLUS Loan.
 - Interest Rates & Fees
 - Rates and fees can be found at the Federal Student Aid website.
- Alternative loans are another option to fill the gap between federal aid eligibility and the cost of attendance. Alternative lender information can be found at FASTChoice.

Students borrowing federal loans must complete the following items in order for loans to disburse to the student account.

- Master Promissory Note (MPN)
First-time borrowing students and parents must sign an MPN, a legally binding agreement to the terms and conditions of the loan. By signing it, students are promising to repay the loan. Students should keep a copy for their records.
- Entrance Counseling
First-time Direct Loan borrowers must complete online Loan Entrance Counseling which discusses rights and responsibilities as a Direct Loan borrower.
- Exit Counseling
Exit counseling provides loan repayment, grace period, and billing information, and is required of students graduating, leaving UD, or dropping below half-time. Completing exit counseling is mandated by federal law and a condition of receiving a federal student loan.

Lending Code of Conduct

The Higher Education Opportunity Act of August 14, 2008 includes provisions that campuses participating in federal Title IV student aid programs publish a code of conduct which serves as the formal guiding principles in ensuring the integrity of the student loan process and ensures the ethical conduct of University of Delaware employees in regard to student loan practices.

The University of Delaware participates in the William D. Ford Federal Direct Loan program through the United States Department of Education. This program includes Direct Subsidized, Direct Unsubsidized, and Direct Parent PLUS loans.

Private/Alternative Education loans are also processed for students at their request as needed.

The University of Delaware does not maintain a preferred lender list for private/alternative student loans nor does it recommend any private lender. All decisions concerning private education loans will be made by the borrower based on their independent review of lender benefits and services. The University of Delaware will not refuse to certify or delay certification of any private/alternative education loan based on the borrower's selection of a particular lender.

To avoid any conflict of interest with the responsibilities of University of Delaware employees with respect to parent, student, and private/alternative loans, the University of Delaware's Student Lending Code of Conduct prohibits the following:

- Revenue sharing arrangement with any lender. The University of Delaware will not promote or recommend any lender in exchange for a fee or other material benefit from a lender.
- The solicitation or acceptance of gifts from a lender, guarantor or servicer by anyone with responsibilities with respect to loans at the institution. This prohibition extends to staff members' families.
- Employees or agents of a lender from identifying themselves, whether directly, or by implication, as an employee of University of Delaware to students, parents or any person seeking information about the University of Delaware.
- The assignment of a first-time borrower's loan to a particular lender, or refusing to certify/originate or otherwise delay certification/origination of any loan, regardless of the lender or guaranty agency the borrower selects.
- The acceptance of any funds to be used for private/alternative education loans in exchange for the institution providing concessions to the private lender.
- Requesting or accepting assistance with financial aid or other office staffing from any lender.
- Any employee with responsibilities with respect to financial assistance at the institution who serves on an advisory board or commission of a lender or guarantor may not accept anything of value from the lender or guarantor, except reimbursement for the reasonable expenses of serving on the board or commission. A Student Financial Services' staff member wishing to serve on an advisory board must seek prior approval from their supervisor.

Student Financial Services' staff members are expected to understand and adhere to all institutional policies and any local, state, and federal requirements that are applicable to their conduct or job performance. Any staff member who has a question whether a particular situation or activity creates a conflict of interest or violates any laws or policy should immediately notify their supervisor prior to committing such activity or at the earliest time when such question arises.

Work-Study

Work-study is a form of federal or state financial aid which subsidizes wages, allowing undergraduate students to obtain part-time jobs on-campus and nearby. To determine work-study eligibility, students must file a FAFSA. Students earn an hourly wage (at least federal minimum wage) for these jobs, and funding is paid to the student via direct deposit payroll (as opposed to paying to the student account like other forms of aid). To search for and apply for work-study positions, log in to Blue Hen Careers.

Student Consumer Rights and Responsibilities

Students who receive financial aid from the University of Delaware have the following rights:

- To know the costs of attendance to the institution
- To know all available sources of financial aid
- To be informed of all aspects of the financial aid package awarded, including determination of need and disbursement
- To know the academic expectations of the institution
- To know the institution's refund policy

Students who receive financial aid from the University of Delaware have the following responsibilities:

- To apply for aid by the established University deadline
- To report any outside awards to the University (via Student Financial Services)
- To remain in good academic standing and make appropriate academic progress
- To comply with loan repayment schedules
- To report any changes in family or student financial status to the University (via Student Financial Services)
- To report withdrawal from school to the offices of Student Life, Residence Life, and Student Financial Services

Terms and Conditions

Education beyond high school is a significant investment that involves your time, money, and effort. By enrolling in the University of Delaware, students agree to accept certain rights and responsibilities. Students applying for and receiving financial aid further agree to the terms and conditions underlying those awards. Failure to comply with your responsibilities may result in removal from the University, cancellation or reduction of financial aid, and/or collection activity.

The information provided here should be used as a guide and is subject to change without notice to comply with federal and/or state governments, the Trustees of the University of Delaware, and the administration of the University.

Questions concerning the content of rights and responsibilities and the terms and conditions of financial aid should be directed to University Delaware Student Financial Services.

Financial Aid Terms and Conditions

I understand any financial aid that is being offered to me has the following conditions associated with it as defined here:

- I understand that the Financial Aid Award Notice does not represent actual or guaranteed payment but is an estimate of the aid I may receive if I meet all requirements stipulated by that aid program.
- I understand that my Financial Aid Award is contingent upon my continued enrollment and attendance in each class upon which my financial aid eligibility was calculated. If I drop any class before completion, I understand that my financial aid eligibility may decrease and some or all of the financial aid awarded to me may be revoked.
- If some or all of my financial aid is revoked because I dropped or failed to attend class, I agree to repay all revoked aid that was disbursed to my account and resulted in a credit balance that was refunded to me.
- I agree to allow financial aid I receive to pay any and all charges assessed to my account at the University of Delaware, such as tuition, fees, campus housing and meal plans, student health insurance, parking permits, service fees, fines, bookstore charges, or any other amount, in accordance with the terms of the aid.
- I understand that the University of Delaware makes available financial aid terms and conditions for my review at any time.
- Federal Aid: I understand that any federal Title IV financial aid I receive, except for Federal Work-Study wages, will first be applied to any outstanding balance on my account for tuition, fees, room and board. Title IV financial aid includes aid from the Pell Grant, Supplemental Educational Opportunity Grant (SEOG), Direct Loan, PLUS Loan, Perkins Loan, and TEACH Grant programs. I authorize the University of Delaware to apply my Title IV financial aid to other charges assessed to my student account, such as student health insurance, parking permits, bookstore charges, service fees and fines, and any other education related charges. I further understand that this authorization will remain in effect until I rescind it. Finally, I understand that federally-required disclosures can be on the University's consumer information page.
- Prizes, Awards, Scholarships, Grants: I understand that all prizes, awards, scholarships, and grants awarded to me by the University of Delaware will be credited to my student account and applied toward any outstanding balance. I further understand that my receipt of a prize, award, scholarship, or grant is considered a financial resource according to federal Title IV financial aid regulations and may, therefore, reduce my eligibility for other federal and/or state financial aid (i.e., loans, grants, Federal Work Study) which, if already disbursed to my student account, must be reversed and returned to the aid source.
- I must be a U.S. citizen or eligible non-citizen to receive federal or state funds.
- I must be classified as a degree-seeking student at the University of Delaware to be eligible for financial aid. I understand that limited graduate certificate programs may be eligible, and I should check with Student Financial Services (SFS) to determine if I would be eligible and to find out what limitations might exist. I also acknowledge that provisionally admitted graduate students are not eligible for financial assistance.
- My financial assistance is awarded based on merit and/or calculated need as determined from the information provided on my financial aid application forms. Further, my financial aid awards are subject to adjustments or cancellations due to changes in laws, regulations, appropriations, financial situation, verification, discovery of data errors, enrollment status, or residency status, to name a few examples where adjustments may be necessary.
- If I have been previously incarcerated, am currently incarcerated or might be incarcerated during my current term of attendance, I must identify myself to Student Financial Services to determine my financial aid eligibility.
- If I receive any financial assistance from an outside source (e.g., a private scholarship) that is not processed through Student Financial Services, I must inform SFS.
- I must be enrolled at least half-time (6 credit hours minimum as an undergraduate student for all semesters or 4.5 credit hours minimum as a graduate student for the fall and spring semesters; and 6 credit hours minimum for the summer session (with a few exceptions for our Graduate online programs) to be eligible for Federal Direct Loan(s). If I am a Pell Grant recipient, I may be allowed to receive the Pell at a reduced rate if I enroll less than half time.
- Undergraduates must be enrolled full-time (12 credit hours per semester) to receive most types of financial aid. If I enroll less than full-time, my financial aid awards (including Federal Direct Loans, University of Delaware grants/scholarships, Federal Perkins Loan, and the Federal Supplemental Educational Opportunity Grant (SEOG)) will be reduced or cancelled.
- I must only be enrolled in classes required to complete degree requirements in my specified program of study as specified in the University Catalog. I understand I should work with my academic advisor to determine that the coursework I am enrolled in is required to meet graduation requirements in my program.
- I understand that classes taken for audit are not eligible for financial assistance and do not count toward enrollment for purposes of financial assistance. I also acknowledge that it can affect renewing of future awards/scholarships if I do not complete a full-time course load.
- If requested, I agree to provide documents to verify the accuracy of information reported on the FAFSA before financial aid can be awarded or disbursed.
- I will be responsible for repaying any funds I receive that exceed my financial need or, if for any reason, I become ineligible for the financial aid. If I drop classes, withdraw, or make other academic changes, my financial aid awards may be adjusted and repayment may be required. I agree to contact Student Financial Services prior to dropping or withdrawing from the University, as it may impact my current or future aid eligibility.
- If I stop attending classes without officially withdrawing (unofficial withdrawal), I understand my financial aid awards may be adjusted and repayment may be required.
- I understand I must maintain Satisfactory Academic Progress (SAP).
- I acknowledge that I must work in a Federal Work-Study (FWS) position to earn the FWS amount shown on my financial aid award notice, as FWS funds are not disbursed into my University student account. Rather, I will receive a pay check every two weeks, just as in any other form of employment.
- If I am working toward a second bachelor's degree, I may be only eligible for Federal Direct Loan(s).
- I understand I am not eligible for aid restricted to undergraduate students, such as the Federal Pell Grant or Federal SEOG, if I have a bachelor's degree or I am a graduate/professional student.
- I acknowledge I will receive financial aid in two installments (one half will disburse for fall semester; the second half for spring semester), unless otherwise noted. I understand disbursements will be made directly to my student account.
- I agree that my financial aid will be used to pay any and all University charges that accrue to my account. If I wish to limit aid to pay only tuition, fees, and on-campus housing charges, I understand I must notify SFS in writing.
- I agree to respond promptly to all requests from SFS for additional information. If I do not respond, I understand I may be billed for a portion or all of the financial aid disbursed to me.
- I agree that a financial aid refund from one semester can be used to cover any prior semester's outstanding charges. If I wish to decline the crediting of one semester's aid refund to a prior semester's charges, I must decline by contacting SFS.
- I agree to notify SFS if I have been awarded financial aid for a semester in which I do not plan to enroll.
- I certify that any federal student aid funds received during the award year will be used solely for educational expenses related to attendance during the year.
- I agree to repay to UD any financial aid funds disbursed to me in error. If a mistake was made, whether by myself, SFS or another agency, I understand that federal regulations require that the mistake be corrected and funds be billed back as necessary.

Student Account Terms and Conditions

Payment of Fees / Promise to Pay

I understand that when I register for any class at the University of Delaware (UD) or receive any service from UD, I accept full responsibility to pay all tuition, fees, and other associated costs assessed as a result of my registration and/or receipt of services. I further understand and agree that my registration and acceptance of these terms constitutes a promissory note agreement (i.e., a financial obligation in the form of an educational loan as defined by the U.S. Bankruptcy Code at 11 U.S.C. §523(a)(8)) in which the University of Delaware is providing me educational services, deferring some or all of my payment obligation for those services, and I promise to pay for all assessed tuition, fees and other associated costs by the published or assigned due date.)

I understand that I must officially withdraw from classes through UDSIS before the free drop/add period for the term in question ends to receive a full refund of tuition and fees. I further understand and agree that if I drop or withdraw from some or all of the classes for which I register after the end of free drop/add, I will still be responsible for paying the full tuition and fees as stated on my student account prior to drop/withdrawal. I further understand that my failure to attend class or receive a bill does not absolve me of my financial responsibility as described above.

Online Payment Processing Security

I understand that the University of Delaware has chosen CASHNet as the secure third-party payment processor for UD. I also understand that the UD and CASHNet websites adhere to all applicable federal, state, and banking security standards. I understand that CASHNet secures my personal information entered into their website through VeriSign (Secure Sockets Layer, SSL, 128-bit encryption), which creates a protected connection between users and the web server. I further understand that this means my account number and personal data are never sent over the internet unencrypted. Finally, I understand that any payment, e.g., check or ACH, made to the University of Delaware complies with NACHA standards.

Delinquent Account / Collection

Financial Hold: I understand and agree that if I fail to pay my student account bill or any monies due and owe the University of Delaware by the scheduled due date, UD will place a financial hold on my student account, preventing me from registering for future classes, requesting transcripts, or receiving my diploma.

Late Payment Charge: I understand and agree that if I fail to pay my student account bill or any monies due and owe the University of Delaware by the scheduled due date, UD will assess late payment and/or finance charges at the rate of \$55 per month (\$25 per month if I have enrolled in the monthly installment plan) on the past due portion of my student account until my past due account is paid in full.

Collection Activity: I understand and accept that if I fail to pay my student account bill or any monies due and owe the University of Delaware by the scheduled due date, and fail to make acceptable payment arrangements to bring my account current, UD may refer my delinquent account to a collection agency. I further understand delinquent account may be reported to one or more of the national credit bureaus.

Communication

Method of Communication: I understand and agree that the University of Delaware uses e-mail as an official method of communication with me, and that, therefore, I am responsible for reading the e-mails I receive from UD on a timely basis. I further acknowledge and understand that UD enables me to grant parent/guardian access to My Finances, the University's online billing and financing site, and to receiving email billing notifications via the Parent/Guardian Services administration website.

Contact: I authorize the University of Delaware and its agents and contractors to contact me at my current and any future cellular phone number(s), email address(es) or wireless device(s) regarding my delinquent student account(s)/loan(s), any other debt I owe to UD, or to receive general information from the University of Delaware. I authorize UD and its agents and contractors to use automated telephone dialing equipment, artificial or pre-recorded voice or text messages, and personal calls, and emails, in their efforts to contact me. Furthermore, I understand that I may withdraw my consent to call my cellular phone by submitting my request in writing to Registrar's Office.

Updating Contact Information: I understand and agree that I am responsible for keeping the University of Delaware records in UDSIS up to date with my current physical addresses, email addresses, and phone numbers. Upon leaving the University of Delaware for any reason, it is my responsibility to provide UD with updated contact information for purposes of continued communication regarding any amounts that remain due and owed to the University of Delaware.

Entire Agreement

This agreement supersedes all prior understandings, representations, negotiations and correspondence between the student and the University of Delaware, constitutes the entire agreement between the parties with respect to the matters described, and shall not be modified or affected by any course of dealing or course of performance. This agreement may be modified by the University of Delaware if the modification is signed by me. Any modification is specifically limited to those policies and/or terms addressed in the modification.

Method of Billing

I understand that the University of Delaware uses electronic billing (e-bill) as its official billing method, and, therefore, I am responsible for viewing and paying my student account e-bill by the scheduled due date. I further understand that failure to review my e-bill does not constitute a valid reason for not paying my bill on time. I further acknowledge that e-bill information is available on the SFS website.

Billing Errors

I understand that administrative, clerical, or technical billing errors do not absolve me of my financial responsibility to pay the correct amount of tuition, fees, and other associated financial obligations assessed as a result of my registration at the University of Delaware.

Returned Payments / Failed Payment Agreements

If a payment made to my student account is returned by the bank for any reason, I agree to repay the original amount of the payment plus a returned payment fee of \$25. I understand that multiple returned payments and/or failure to comply with the terms of any payment plan or agreement I sign with the University of Delaware may result in cancellation of my classes and/or suspension of my eligibility to register for future classes at UD.

Withdrawal

If I decide to completely withdraw from the University of Delaware, I will follow the instructions on the Registrar's website, which I understand and agree are incorporated herein by reference.

Privacy Rights and Responsibilities

I understand that the University of Delaware is bound by the Family Educational Rights and Privacy Act (FERPA), which prohibits UD from releasing any information from my education record without my written permission. Therefore, I understand that if I want the University of Delaware to share information from my education record with someone else, I must provide written permission by following the procedure outlined on the Registrar's website. I further understand that I may revoke my permission at any time as instructed in the same procedure.

IRS Form 1098-T

I agree to provide my Social Security number (SSN) or taxpayer identification number (TIN) to the University of Delaware upon request as required by Internal Revenue Service (IRS) regulations for Form 1098-T reporting purposes. If I fail to provide my SSN or TIN to UD, I agree to pay any and all IRS fines assessed as a result of my missing SSN/TIN.

I consent to receive my annual IRS Form 1098-T, Tuition Statement, electronically from the University of Delaware. I understand that if I do not consent to receive my Form 1098-T electronically, a paper copy will be provided. I understand that I can withdraw this consent or request a paper copy by submitting a request to SFS.

Student Age

I understand and agree that if I am younger than the applicable age of majority when I execute this agreement, that the educational services provided by the University of Delaware are a necessity, and I am contractually obligated pursuant to the "doctrine of necessities."

Financial Aid Eligibility Guidelines

Satisfactory Academic Progress

Satisfactory academic progress (SAP) is checked at the end of each spring semester. Students failing to meet SAP are placed on financial aid suspension beginning with the summer term. Students placed on financial aid suspension are ineligible to receive any federal student aid funds.

SAP Guidelines

Federal and state regulations require the University of Delaware to monitor students' Satisfactory Academic Progress in order to disburse federal and state funds.

All students who wish to qualify for financial aid while attending the University of Delaware must meet certain standards of Satisfactory Academic Progress. These standards include:

- A minimum cumulative Grade Point Average (GPA)
- A minimum credit hour completion rate
- Completion of a degree or program of study within a maximum number of credit hours.

Student Financial Services will evaluate students' academic records and compare their records to the federal standards of Satisfactory Academic Progress at the completion of the Spring term.

The satisfactory academic progress policy includes both qualitative and quantitative measures of the student's progress. The **qualitative measure** establishes a minimum grade point index (Grade Point Average, or GPA) standard. The **quantitative measure** establishes a maximum time frame for students to complete their programs and a minimum number of credits students must satisfactorily complete each year.

Quantitative Standard

1. Students must earn their degrees based on one of the following schedules:
 - a. Undergraduate - Whether a student has received aid or not, a student must earn their first bachelor's degree within 6 years of full-time attendance or its equivalent. In all cases, the Bachelor's degree should be conferred while attempting no more than 180 credit hours.
 - b. Graduate - All graduate degrees must be completed within 5 years (10 semesters). During this 5-year period, a student has 3 years of full-time attendance or its equivalent to complete required course work (does not include UNIV 868, 869, or 969). A 7-year limit is provided for doctoral students entering without a master's degree.
2. To meet the time limits defined above, all students must complete for credit 67% of total credit hours attempted. This completion rate is defined as the number of earned hours divided by the number of attempted hours, where earned hours are courses in which a student has received a grade of A, A-, B+, B, B-, C+, C, C-, D+, D, D-, P and S. Attempted hours include all satisfactory letter grades and unsatisfactory letter grades previously listed, including listener or audited classes, withdrawals and incompletes. Transfer credits are counted in both attempted hours and completed hours in this calculation. Repeated courses are also included in the calculation. If a class is repeated, all of the attempted hours are counted, but only the credit hours from the highest grade for the repeated course are counted as completed. Grades for all repeated courses are counted in the grade point average calculation.
3. Academic dismissal will result in automatic suspension of all types of financial aid.

Students who fail to meet one or more of the Satisfactory Academic Progress standards at the time their academic progress is reviewed are not eligible for financial aid*. Students will be notified of their failure to meet standards of Satisfactory Academic Progress by email and through UDSIS; however, students are responsible to stay informed of the University's Satisfactory Academic standards and to monitor their own academic progress.

*Financial Aid affected by this policy include the following:

- Federal Pell Grant
- Federal Supplemental Education Opportunity Grant (FSEOG)
- Federal Work Study (FWS)
- Federal Perkins Loan
- Federal Direct Loans (Subsidized, Unsubsidized, and PLUS)
- Federal Nursing Loan

If you have been notified that you are no longer making Satisfactory Academic Progress and extenuating circumstances impacted your progress, you may submit an appeal to determine if your aid can be reinstated. To access the appeal form, go to My SFS Docs and log in with your UDelNetID and password.

Please note the USAP appeal is for one term only. If the appeal is approved, the student must contact SFS prior to the start of the following semester after grades have posted to be considered for aid for the following term. For instance, the student would contact SFS after fall grades are posted to be reviewed for aid in the spring semester if the appeal was approved for the fall.

By the end of an undergraduate student's second year of study (defined as 60 credit hours attempted), s/he must have a cumulative grade point average of a 'C' (a 2.0 grade point index). Student may be placed on probation or dismissed for academic deficiency when the index for any semester is less than 1.23 or the quality-point deficit is more than 12.99 points. Graduate students must maintain good standing as defined in the Graduate Catalog.

Students who fail to maintain SAP will be notified on how to submit an appeal, citing any special or mitigating circumstances they believe should be considered. Students submitting successful appeals are placed on financial aid probation and allowed to receive federal student aid for one semester. Each successful appeal includes academic requirements that must be met to receive aid beyond the one semester. Students denied aid for failure to meet these satisfactory academic progress requirements may re-establish eligibility once they meet the requirements.

Dependency Status

When you apply for federal student aid, you will answer certain questions that will determine your dependency status. If it is determined that you are dependent on your parents, you must report their income and assets as well as your own. If it is determined that you are independent of your parents, you should report only your income and assets (and those of your spouse, if married).

You are considered an independent student if one or more of the following applies to you:

- are age 24 or older (or will turn age 24 before January 1 of the academic year for which you are applying),
- are considered married as of the date of FAFSA filing (this also includes students who are separated but not yet legally divorced, and living apart from their spouse),
- are enrolled in a graduate or professional degree (master's or doctorate) program
- are currently serving on active duty in the U.S. Armed Forces for purposes other than training,
- are a veteran of the U.S. Armed Forces,
- have legal dependents for whom you provide more than half of their financial support,
- were an orphan, foster child, or ward/dependent of the court at any time since age of 13,
- are an emancipated minor or in legal guardianship, or were when reaching the age of majority in your state (NOTE: The United States Department of Education does not recognize Emancipation of a Mississippi Resident as being valid to establish independent student status for Federal Financial Aid.),
- are/were confirmed as an unaccompanied youth, or are/were homeless or at risk of being homeless

Unless you meet one or more of these conditions, you must be evaluated as a dependent student. This means that your parents' financial data will have to be considered in determining your need for financial assistance.

Financial Need

Financial need is the difference between what it costs you to attend the University and the resources you have available to meet those costs. Cost of attendance (COA) includes tuition and fees; room and board or an allowance for housing and food for students living off campus; allowances for books, supplies, transportation, and personal expenses.

Your individual family's ability to meet your costs of attendance is determined by a formula established by Congress that calculates your Expected Family Contribution (EFC). The EFC is a measure of how much you and your family are expected to contribute to the costs of your education for the year. The EFC is determined by an analysis of the financial data you and your parents (or you and your spouse, if married) provided on the FAFSA. If your costs of attendance (COA) exceed your EFC, then you demonstrate financial need (amounting to the difference between the COA and the EFC). If your EFC exceeds your costs of attendance (COA), then you do not have financial need and are, therefore, ineligible for need-based student financial aid. Eligibility for most scholarships, the Federal Direct Unsubsidized Loan program, and the Federal Parent (PLUS) Loan program is not based on financial need.

Verification

Verification is a federally mandated, quality control process in which some FAFSA applications are selected by the Federal Processor. Your Student Aid Report will tell you if you have been selected for verification. If so, our office must then complete a verification review in order to "verify" the accuracy of your FAFSA data. We will notify how to complete the verification process, as well as how to submit the required documentation in My SFS Docs. The verification worksheet must be completed and submitted through your portal along with other required documentation based on your verification selection status. After the verification review process, our office may need to correct any inaccurate information on your FAFSA. If no corrections are needed, and all FAFSA data are verified as accurate, your financial aid will be awarded based on your eligibility.

Since the verification process can delay your financial aid disbursement, you are encouraged to provide our office with requested information as soon as possible.

Professional Judgment

Although the process for determining eligibility for federal student aid is the same for everyone, there is some flexibility. If you feel that you have special circumstances that might affect your costs of attendance or the amount you and your family is expected to contribute (EFC), you should contact SFS. You should be aware that the evaluation of special circumstances usually results in a delay in the awarding of financial aid. For more detail and documentation, submit an inquiry and your SFS Advisor will be in contact to discuss your situation and what type of documentation you will be required to submit.

Status Change

Student aid recipients are required to report to Student Financial Services any changes in financial or residency status. This includes the reporting of the receipt of funds from sources such as scholarships, loans, and fellowships not reported in the original application.

Review

Student Financial Services reserves the right to review and revise, or cancel awards at any time for the following reasons: changes in financial or academic status, discovery of incorrect or falsified information, or errors in the determination of need and eligibility for assistance.

Disbursement

Scholarships, loans, and grants are disbursed (pay) by direct credit to the student account at the beginning of each semester. Refunds of any excess funds can be requested by the student at <https://udel.edu/udsis-student> and be mailed to your permanent address or directly deposited to your personal account.

Refund/Payment for Withdrawals

The Higher Education Amendments of 1998 defines withdrawal as failure to complete the period of attendance on which federal aid eligibility was based. Therefore, this policy affects not only those individuals who complete the formal withdrawal notification process, but also those students who simply stop attending classes.

Students withdrawing after classes begin will be required to repay a prorated portion of funds received.

Special refund provisions apply for students who withdraw after receiving financial aid for a specific term of enrollment from any of the following Title IV programs:

- Federal Pell Grant
- Federal Iraq & Afghanistan Service Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Teacher Education Assistance for College and Higher Education Grants (TEACH)
- Federal Perkins Loan
- Federal Direct Subsidized and/or Unsubsidized Loan
- Federal PLUS Loan (Undergraduate and Graduate)
- Other Title IV programs

Renewal

Financial aid awards are not automatically renewed from year to year. Students must file the FAFSA each year. Students wishing to apply for financial aid for the summer or winter term should complete a special sessions request.

Overawards

The receipt of federal funds in excess of a student's eligibility is called an overaward. Students are liable for overawards, whether the overaward is a result of incomplete or erroneous data provided by the student or an error on the part of the University.

EXHIBIT 4

PUBLIC VERSION FILED 9/2/2022

Graduate Fees and Financial Aid

<ul style="list-style-type: none"> Graduate Tuition and Fees Housing and Dining Paying Student Account Financial Clearance Applying for Financial Aid 	<ul style="list-style-type: none"> Financial Aid Awarding and Notification Types of Financial Aid Student Consumer Rights and Responsibilities Terms and Conditions Graduate Special Programs
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Costs

UD Fee Policies

Student tuition and fees, established by the Board of Trustees, apply equally to all students. These fees represent approximately 43% of the University's general revenues. Additional revenue sources include state appropriations, donations, endowment income, and federal appropriations.

Each student is responsible for understanding and complying with University policies and for paying established fees, which are updated regularly in catalogs, fee-payment materials, and on the University's website. Application for admission, as well as subsequent registration, constitutes acceptance of these terms. The University reserves the right to revise its policies, fees, and other charges. Any revisions to policies or rates apply to all students. In most cases, the University provides advanced notice of such changes.

UD's Cost of Attendance

Graduate Tuition (Per Semester)

UD graduate tuition costs are outlined in the tables below. Charges are the same for courses taken for credit or as an auditor (listener). The University of Delaware published graduate student tuition base rate for graduate credit in **2019-20 is \$1,898 per credit hour for Fall and Spring semesters and Winter and Summer sessions**. UD Deans may offer adjustments to the tuition rate in specific programs that may reduce the per credit costs. *The net tuition rate in specific programs can be found here.*

All full-time graduate students and those with assistantships or fellowships pay the full-time tuition charge and mandatory fees (see Related Fees below).

Tuition charges are based on registrations made before the end of late registration, or the free drop/add period (the first two weeks of regular semesters or the first four days of Winter/Summer sessions). Students are responsible for full charges as of that point; no rebates of tuition will be made for courses dropped thereafter.

Please visit the Graduate Catalog to review information about graduate costs and funding.

2019-2020 Sustaining Fees	
Level	Per Semester
Masters	\$699
Doctoral	\$1,055

Graduate Mandatory Fees (Per Semester)

All full-time graduate students are responsible for mandatory fees in the Fall and Spring semesters.

Fee	Full-Time (9+ Credits or on Contract)	Part-Time (1-8 Credits)	Description
Student Health Services	\$227	N/A (unless opted in)	The Student Health fee is charged to all full-time students, entitling them to use the Student Health and Counseling Centers. Part-time, matriculated students can contact the Student Health Center to activate their eligibility to use these services and have the fee charged to their student account, or they may use the facilities on a fee-for-service basis. This fee is NOT health insurance, does not replace the requirement to be insured, and cannot be waived because of existing health insurance coverage.
Student Center	\$119	N/A	The Student Center fee covers amortization of bonds used in the construction of the Trabant University Center and in renovations to the Perkins Student Center. It also supports the operating costs of these student centers.
Graduate Recreation	\$50	N/A	This is a mandatory fee charged to all full-time graduate students entitling them to full access of recreation facilities. There will be no additional charges for the special sessions (fall covers through winter, and spring covers through summer). Part-time students are eligible to receive the services on a fee-for-service basis. See http://www.udel.edu/recreation/services-policies/eligible-users.html for additional information.
International Student Service	\$160	\$160	This fee is mandatory for international students and supports services provided by the Office of International Students and Scholars.
UD Health Plan	\$1165 - Fall \$1343 - Spring unless waived	\$1165 - Fall \$1343 - Spring if enrolled	Health insurance is a mandatory requirement for all full-time graduate students and international and contracted graduate students registered full-time, part-time, or sustaining. Provided by University Health Plans (UHP), UD offers a health plan to eligible students and charges full-time enrollees for this plan. Students with existing qualifying health insurance coverage can waive the UD coverage and the subsequent fee. Part-time students are eligible to enroll and pay premiums to UHP directly.
Registration	N/A	\$30	This is a mandatory fee charged to all part-time students during Fall and Spring Semesters, and all students during Winter and Summer Sessions. The Registration Fee does not apply to students in Wiley Programs.

Course Related Fees

Certain courses incur additional fees in support of special equipment or services provided.

Fee	Amount Per Semester	Course(s)
Clinical Course	\$125	NURS 453 NURS 457 NURS 459 NURS 473 NURS 477 NURS 479
Student Teaching	\$225	EDUC 400 EDUC 750
Scuba	\$120	HESC 132 BHAN 132
Lab	\$300	KAAP 420 KAAP 840
Nutrition Lab	\$40	NTDT 210
CHS School of Nursing Simulation Lab	\$200	Second Year Undergrad
CHS School of Nursing Simulation Lab	\$200	Third Year Undergrad
CHS School of Nursing Simulation Lab	\$100 - Winter \$200 - Spring	Accelerated Students

Miscellaneous Fees

Other fees charged to students for various activities or services.

Fee	Fee Amount	Description
Admission Application	\$75	Charged to all undergraduate and graduate students applying for admission to the University of Delaware
Application for Advanced Degree	\$95 - Doctoral Candidates \$50 Master's Candidates	Charged to all graduate students who have met the requirements of their graduate degree program
Blue Hen Helpers	\$25	Discounted early move-in fee charged for Blue Hen Helpers (formerly referred to as the Arrival Survival Team) who are the group of volunteers who help new students move their luggage and other belongings into residence halls on New Student Check-In Day.
Carpenter Sports	\$100 - family \$50 - individual	Charged during Fall and Spring Semesters to part-time graduate and continuing education students who choose to utilize the facilities at the Carpenter Sports Building
Change of Registration	\$25	Charged, in addition to tuition, to students who make changes to their registration after the free drop/add period
Credit by Exam	\$75 per credit hour	Charged to all students who attempt to test out of University courses by passing an exam
Disciplinary Restitution	Based on cost	Charged to cover costs associated with disciplinary action incurred by Facilities, University Police, and Grounds departments.
Flex Deficit Charge	Determined by usage	Charged to any student whose Flex account spending exceeds available funds in the Flex account
General	\$15	Charged to students registered for summer session (fee is per session)
Graduation	\$50 - Master's \$95 - Doctoral	Charged to candidates for advanced degrees who must file an Application for Advanced Degree with the Office of Graduate and Professional Education
ID Replacement	\$25	Required of all ID card replacements
Installment Plan	\$50	Fee per semester for enrollment in the Installment Payment Plan, a four-installment payment option offered in Fall and Spring Semesters
Installment Penalty	\$25	Late fee charged for late or inadequate installment payments

Late Payment	\$55	Late fee charged to students who have not financially cleared their student account after the payment deadline and each month there remains an open balance and no installment plan enrollment
Library Fine	Determined by Library fee structure	Fines assessed for late or non-returned books or other library materials
Parking Fine	Determined by Parking Services' fee structure	Fines assessed to students who violate University parking policy or fail to display their parking permit
Recreation	\$25	Charged during Fall and Spring Semesters and Winter and Summer Sessions to undergraduate and continuing education students (full or part-time) who are not charged the mandatory comprehensive fee and who choose to utilize the facilities at the Carpenter Sports Building
Registration (Summer/Winter)	\$30	Charged for registration in each optional term (Winter, Summer I, Summer II)
Reinstatement	\$100	Assessed to students who are canceled for a semester and then granted reinstatement
Residence Hall Breaks & Early/Late Stay	Variable	See Residence Life & Housing for additional information and directions on how to sign up to check in early, stay over break, or check out late.
Residence Hall Excessive Cleaning/Damage	Variable	Charged to students who live on campus whose rooms and/or shared living areas incur damage
Residence Hall Key and Core Change	\$80 (Regular) / \$118 (Emergency)	Charged to all students who require a key core change
Residence Hall Late Cancellation	\$200	Charged to students who cancel their application or request a release from the housing agreement after the deadline, per the Student Housing Contract
Residence Hall Late Check Out	\$150	Charged to any student who does not check out of the halls at breaks or semester closing by the posted closing time
Returned Check	\$25	Fee assessed for each check of ACH returned by the University's bank after being presented to the payee's institution
Student Conduct Administrative	Determined by Student Conduct	Charged to students referred to the Office of Student Conduct for case processing
Test Credit	\$15	Charged to undergraduate students who transfer high school credit (AP) courses to UD
Transcript	\$7 (regular request) / \$15 (immediate request)	Charged to any student requesting an official copy of their UD transcript
Transfer Credit	\$75	Charged to any student who takes a course, for academic credit, at another institution and then transfers that credit to UD

Housing

Please review housing costs on the University of Delaware Residence Life and Housing's website. Housing charges are applied to your student account and paid along with other charges, as outlined below in the Paying Student Account section.

Dining

Students living in traditional residence halls are required to select from available resident meal plan options for each semester/session. Please review housing costs on University of Delaware's Dining website. Dining charges are applied to your student account and paid along with other charges, as outlined below in the Paying Student Account section.

Paying Student Account

The University uses My Finances, an electronic account management tool which allows students and authorized users to view all aspects of account activity (charges, credits, payments, financial aid eligibility and status, to-do list items, and tax information) as well as make payments to the student account and manage Flex account funds.

All communications regarding student account billing are sent solely via email to students' UDEL email addresses and to authorized parent/guardian email addresses. Billing communications direct recipients to log in securely to My Finances to review and pay the bill. (Students can select authorized users through UDSIS by clicking "Grant Parent My Finances access.")

Payment Due Dates and Installment Payment Plan

UD offers an installment plan for each the Fall and Spring Semesters, where payments can be divided into 4 monthly installments. A \$50 fee is applied upon enrollment in the installment plan, and \$25 a late fee is charged each month that an installment payment is late. No installment options are available for Winter and Summer Sessions. Families may opt into the Installment Payment Plan when making payment on My Finances. Payments in full for special sessions (Winter and Summer) are due by the first day of classes for the respective term.

Payment Due Dates		
	Fall Semester	Spring Semester
Payment in Full	August 1	January 6
1 st Installment	August 1	January 6
2 nd Installment	September 1	February 6
3 rd Installment	October 1	March 6

4 th Installment	November 1	April 6
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Payment Options

My Finances offers the following payment options for families to pay the student account. Additionally, payments can be made via cash or check by visiting the Cashier's Desk in the Student Services Building.

- ACH (Automated Clearing House) Payment/Online Check

With your bank account and routing number, your payment will be directly debited from your checking account. If you are using an equity line of credit or money market account, please check with your financial institution prior to using the ACH payment method; some institutions will not allow ACH payments to be completed and will return the online check.

- Credit Card

Visa, Mastercard, Discover, and American Express credit card payments may be made online through UD's payment processing vendor, CashNet. CashNet assesses a 2.75% service fee, which is not paid to UD and is not refundable, even if the related payment to UD is refunded.

- Mail a Check

Using My Finances, you may print a remittance slip and indicate that you will mail a paper check, cashier's check, or money order for your payment. Please be sure the check includes the student ID and first and last name and mail to Cashier's Office, 30 Lovett Avenue, Newark, DE, 19716

- International Wire

UD, along with Western Union Business Solutions, provides international students a simple and secure payment option using their home currency. Please contact Student Financial Services to obtain wire instructions.

A dishonored check or ACH payment that has been returned by the bank or has not been cleared by the payment deadline does not constitute payment. The University charges a \$25 service charge for dishonored checks. Students who submit dishonored checks may be required to make future payments by cash, money order, or certified check. The University has no obligation or liability for erroneous authorized payment instructions.

Payments received prior to 2:30pm EST, Monday-Friday (excluding bank holidays) will be processed the same day.

Financial Clearance

Financial clearance is required to protect the student account from late fees, registration and transcript holds, and potential course cancellation. The account is considered financially cleared when one of these criteria is met by the due date:

- Payment in full is made to the student account by the Payment in Full due date.
- The first (and all subsequent) installment payment is made on-time according to the installment plan schedule.
- Other funding is recorded via the Report Additional Credits function in My Finances. Additional sources of funding may not post before the due date because of processing timelines or other reasons. The Report Additional Credits process allows families to inform UD of these pending credits, allowing them to pay only the remaining balance (as applicable).

Any student not enrolled in the installment payment plan who is not financially cleared by the date specified will be charged a \$55 late fee each monthly billing cycle. New students who are admitted and registered after the payment due date will not be charged a late fee if they make payment at the time of registration.

Students enrolled in the installment payment plan who do not pay at least the required installment amounts at the second, third, and fourth installments will be assessed a \$25 late fee.

Failure to pay does not relieve students of their financial obligation for courses not dropped within the free drop/add period. Students who cannot pay or do not plan to attend must drop courses by the drop/add deadline.

The University reserves the right to cancel registration if students have not made satisfactory arrangements to pay semester costs in a timely manner. If any fees, fines, or miscellaneous payments are not received by due dates, the student may be dropped by the University. Subsequent registration will be refused and transcripts, diplomas, and other information concerning attendance at the University will be withheld. Reinstate requires payment of the amount due and compliance with the usual readmission procedures.

Students are responsible for any collection agency fees, attorney fees, court costs, and other costs and charges necessary for the collection of any amount not paid by the due date.

Students who fail to make payments by the due date may be denied the privilege of using the installment payment plan in future semesters and may be required to prepay any future tuition charges prior to the start of the term for which they are enrolling.

Financial Responsibility and Tuition Refund Eligibility

The act of registering generates related tuition charges for which students are financially responsible. Students who opt not to take courses for which they are registered must drop the courses by the free drop/add deadline.

Students who withdraw from their classes by the end of the semester's free drop/add period are eligible for a full refund of tuition and fees. No refunds of tuition or course fees will be made for withdrawal or dropped courses after the end of the free drop/add period.

Holds and Collections

Failure to financially clear a student account can result in a holds and collections activity.

Holds	Reason	What to do
BAL	Outstanding Balance Due	Pay balance due or contact our office to explain why payment cannot be made
CAN	Cancellation of Term Pending	Pay balance due or contact our office to explain why payment cannot be made
COL	Collections	Pay balance due or contact our office to explain why payment cannot be made
LON	Loans	Call the Perkins/Nursing Loan contact in our office (302) 831-8942
NSF	Returned Check	Replace returned check with a cashier's check or money order and include the \$25 Returned Check Fee
WOF	Write Off Account	Pay balance due in full to remove your account from Collections

The Collection Services Unit is responsible for the collection of outstanding receivables and the Federal Perkins and Nursing Loans. The collection processes are for students who are no longer enrolled at the University, due to graduation, separation and/or withdrawal. No transcripts or other information relating to any student records at the University shall be released or delivered to the student or on behalf of the student until all debts to the University and all of its affiliates have been paid.

Tuition Discounts**Over 60 Tuition-Free Degree**

Matriculated students who are Delaware residents and 60 years of age or older may take credit courses on a space-available basis with no tuition charges. This discount does not apply to courses taken through Professional and Continuing Studies. Students must pay all applicable fees, except the Admission Application, Readmission Application, Advance Standing, Student Teaching, and New Student Orientation fees. For further information, contact the Admissions office at 302-831-2792.

Delaware Teachers

The College of Education and Human Development is committed to Delaware teachers. Scholarship opportunities offered by the College can be viewed by visiting CEHD.

VA Benefits

The University of Delaware is approved by the Delaware State Approving Agency to offer educational programs to Veterans. If you served on Active Duty, you might be eligible for education benefits offered by the Department of Veterans Affairs. To receive benefits, you must apply through the Department of Veterans Affairs. Veterans Affairs determines the amount of benefits a student can receive.

Once the University of Delaware receives a certificate of eligibility for entitlement to educational assistance under chapter 31 or 33 for a specific semester or session, the University will not impose any penalty, including the assessment of late fees, the denial of access to classes, libraries, or other institutional facilities, or the requirement that a covered individual borrow additional funds, on any covered individual because of the individual's inability to meet his or her financial obligations to the institution due to the delayed disbursement funding from VA under chapter 31 or 33.

The VA will not allow the University to certify VA benefits to students who are not making satisfactory academic progress towards degree completion. Graduate students must complete degrees within 5 years (10 semesters). A 7-year limit is provided for doctoral students entering without a master's degree. VA educational benefits will be terminated if a student has not completed degree requirements within these time limits. Due to VA regulations the University of Delaware will not certify VA benefits for a repeated course unless a program requires the course to be taken more than once or if a higher grade than the one achieved in a particular class is required to complete degree requirements. Due to VA regulations the University of Delaware will not certify VA education benefits for any audited coursework. Any course(s) audited will be marked as a withdrawal with the VA, effective the day the change to audit occurred.

The University maintains a Veteran Student Services Office to assist all veterans and students using veteran benefits regarding VA benefits, transitioning to university life and any additional inquires they may have. Additional veterans information can be viewed at the UD Registrar's website.

Financial Aid**Applying for, Receiving, and Maintaining Financial Aid**

To apply for financial aid, complete the Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov. This is the only application that UD requires and it must be completed each academic year. Filing for the next financial aid year can be completed as early as October 1 each year. FAFSA tutorial videos and other information on federal financial aid is available from the US Department of Education.

Eligibility

Students matriculated in a degree-granting program who are US citizens or eligible non-citizens and have a valid social security card on file with the Social Security Administration (SSA) are eligible to apply for federal financial aid. Continuing Education students are not eligible for federal financial assistance.

Additional eligibility information can be viewed on the Department of Education's website.

Filing the FAFSA

- Students, parents, and borrowers are required to use an FSA ID, made up of a username and password, to access certain US Department of Education websites. The FSA ID is used to confirm identity when accessing financial aid information and electronically signing federal student aid documents.
- Using the FSA ID, students complete the FAFSA online at www.fafsa.ed.gov, using UD's federal school code: **001431**.
- Filing the FAFSA will encourage the use of the IRS DRT (Data Retrieval Tool), which allows the US Department of Education to access tax year data directly from the IRS. This will ensure the most accurate aid award and may satisfy the need for further tax information if selected for federal verification.
- After submitting the FAFSA, students will receive a Student Aid Report (SAR) from the federal government which contains the Expected Family Contribution (EFC) and will also indicate Pell Grant eligibility as well as federal direct loans. Families should review the SAR carefully and correct any errors.
- Remember that the FAFSA must be filed each year and it is available for completion starting on October 1 for the next academic year and UD recommends completing the FAFSA by April 15 for returning students and January 15 for newly admitted students. This ensures that newly admitted students can be notified of financial aid offers timely as they make their enrollment decisions, and helps returning students finalize their application for the upcoming academic year. Some financial aid is awarded on a first-come, first-served basis and please note that state-funded aid may have differing deadlines.
- Pay special attention not to make any errors on the FAFSA, and verify all personal information entered, particularly social security number and date of birth. Discrepancies with the SSA's records can cause delays in financial aid awarding.
- Closely review the information sent on the SAR and correct any errors by logging back into the FAFSA at any time.
- The federal government does require that a Federal Verification Audit of FAFSA data be completed for some applicants. This process can require the submission of federal income tax forms of students and parents. Students selected for a verification can find more information on FAFSA's website. A statement of Selective Service Registration Compliance also may be required.

Financial Aid Awarding

Awards may be offered based on available resources, the financial need of the applicant, and the student's continued enrollment in a degree program (with at least halftime status). Some aid is awarded on a first-come, first-served basis.

Satisfactory Academic Progress (SAP)

Federal Title IV assistance programs (ie Federal Unsubsidized Loan) require students to maintain progress toward a degree. Undergraduate satisfactory progress for financial aid purposes requires:

- Meeting a minimum cumulative grade point average requirement (GPA).
- Earning a minimum number of units for credit per semester (Pace of Progression)
- Completing the degree objective within a maximum number of semesters enrolled and a maximum number of units attempted (Maximum Time-Frame Allowance).

SAP includes both qualitative and quantitative measures of the student's progress.

The **qualitative measure** establishes a minimum grade point index (Grade Point Average, or GPA) standard of 2.0.

- A student must have a cumulative grade point average of a 'C' (a 2.0 grade point index) at the end of the second year of study (defined as 60 credit hours attempted). A student may be placed on probation or dismissed for academic deficiency when the index for any semester is less than 1.23 or the quality-point deficit is more than 12.99 points. Graduate students must maintain good standing as defined in the Graduate Catalog.
- For financial aid purposes, satisfactory grades are defined as A, A-, B+, B, B-, C+, C, C-, D+, D, D-, P, and S. Unsatisfactory grades are defined as F, L, LW, N, X, Z, W, WF, I, and U.

The **quantitative measure** establishes a maximum time frame for students to complete their programs of 6 years for undergraduates with no more than 180 earned credits (graduate students may differ, and a minimum number of credits a student must satisfactorily complete each year equal to 67% of all attempted coursework).

- Degrees must be earned based on one of the following schedules:
- Undergraduate - First bachelor's degree must be completed within 6 years of full-time attendance or its equivalent, regardless of whether the student has received financial aid. In all cases, the bachelor's degree should be earned while attempting no more than 180 credit hours.
- Graduate - Students must complete degrees within 5 years (10 semesters). During this 5-year period, students have 3 years of full-time attendance or its equivalent to complete required course work (does not include UNIV 868, 869, or 969). A 7-year limit is provided for doctoral students entering without a master's degree.
- To meet the time limits defined above, all students must complete for credit 67% of total credit hours attempted. This completion rate is defined as the number of earned hours divided by the number of attempted hours, where earned hours are courses in which a student has received a grade of A, A-, B+, B, B-, C+, C, C-, D+, D, D-, P, and S. Attempted hours include all satisfactory letter grades and unsatisfactory letter grades previously listed, including listener or audited classes, withdrawals and incompletes. Transfer credits are counted in both attempted hours and completed hours in this calculation. Repeated courses are also included in the calculation. If a class is repeated, all of the attempted hours are counted, but only the credit hours from the highest grade for the repeated course are counted as completed. Grades for all repeated courses are counted in the grade point average calculation.
- Academic dismissal will result in automatic suspension of all types of financial aid.

Student Financial Services reviews each student's academic record at the end of every spring term. The academic record is then compared against the following qualitative and quantitative requirements of the University of Delaware's SAP Standards.

SAP Monitoring & Appeals - SFS reviews academic progress for all students at the end of the Spring Semester. Students who have not met all SAP requirements (regardless of whether they received financial aid) will be notified in writing that they have lost eligibility for financial aid.

A student may appeal eligibility decisions if there were extenuating circumstances which may have affected the ability to meet academic requirements. Examples of extenuating circumstances include personal or family critical illness (physical or mental), natural disaster impacts on student or family home, assault, and other circumstances outside student's control. Students looking to appeal will log in to My SFS Docs using UDNetID and password, then complete the appeal form, explaining the situations, documenting circumstances, and developing an Academic Recovery Plan with an academic advisor. SFS will review appeals to determine whether SAP exceptions can be made.

Students whose SAP appeals are approved will be placed on SAP financial aid probation.

Those students will be allowed one semester to meet SAP requirements and remain eligible for financial aid (unless otherwise specified in the Academic Recovery Plan). Students should contact SFS prior to the start of the following semester after grades have been posted to be considered for the following term. Students will be reviewed term-by-term until SAP requirements are met to ensure progress according to the Academic Recovery Plan. In the meantime, students on financial aid probation may continue to receive aid.

In addition to the Academic Recovery Plan, undergraduate students on probation are required to achieve a semester grade point average of 2.0 or above, not receive an "I" in any coursework, and receive a "P" in each Pass/Fail course. (For graduate-level students, the minimum GPA requirement is determined by the academic unit.)

Students will be removed from SAP financial aid probation once successfully completing the Academic Recovery Plan. This is demonstrated by obtaining a GPA consistent with the minimum requirement for the relevant academic level and in completing an aggregate of 67 percent or more of all attempted credit hours.

Students who are placed on academic probation by their Schools or Colleges are also considered to be on financial aid probation under SAP. Students are expected to comply with the requirements of both the college or department and Student Financial Services. See note below regarding academic holds.

Failure to Meet SAP Probation Requirements

Students who do not meet the terms of financial aid probation are not eligible for aid in any subsequent semester. A written notification is sent to all students who fail to comply with the terms of the probation.

A student can regain eligibility by doing the following and notifying Student Financial Services once the following have been accomplished:

- Complete a minimum of 12 credit hours or 8 credit hours for graduate students at the University of Delaware (or as specified in the Academic Recovery Plan) without the benefit of financial aid. Students may take the credits at another institution of higher education if approved by their academic advisor; and
- Achieve a minimum GPA of 2.0 for undergraduates (for graduate students, the GPA requirements of their academic unit); and
- Complete 100 percent of attempted credit hours.

Note: A student who has lost eligibility cannot regain it by paying out-of-pocket for the enrolled classes or sitting out (not attending) for a semester.

Students who feel SAP status and aid eligibility were affected by special circumstances can appeal through My SFS Docs with proper documentation of those circumstances (i.e. doctor's notice, letter from academic advisor, etc.). Students filing appeals may be required to work with the academic advisor to develop a plan for achieving good academic standing.

Grades

For financial aid purposes, satisfactory grades are defined as A, A-, B+, B, B-, C+, C, C-, D+, D, D-, P, and S. Unsatisfactory grades are defined as F, L, LW, N, X, Z, W, WF, I, and U. Students who fail to complete at least 67% of attempted credit hours because of incomplete grades or who withdraw from all classes will have financial aid terminated. A student may receive financial assistance for a course that was repeated.

Repeated and Not-for-Credit Courses

A student repeating a course may receive aid for that course, and both instances of the course will count toward attempted hours, though only the instance receiving the better grade will count toward completed hours. Not-for-credit courses are not eligible for financial aid so students should be sure that repeated courses are not designated as not-for-credit. Any aid disbursed toward a not-for-credit course may require repayment.

Terms with All Failing Grades

Students will be asked to verify attendance during a term in which all grades received are unacceptable (as defined above). Failure to verify attendance in each class will result in cancellation of all aid for the term.

The University has a range of holds, including financial, that prevent future registration by students who need to resolve various issues. SFS will not determine financial aid eligibility or release funds of students with an academic hold until that hold is removed by the School or College. Students can refer to UDSIS for additional information on any holds on their accounts.

Official Withdrawal

Changes to enrollment, including termination through official withdrawal can cause adjustments to Title IV federal financial aid funds. Federal regulations mandate that any Title IV aid of students who withdraw be reviewed for possible adjustment, and that any unearned aid be returned to the federal aid programs. Eligibility is based on the cost of education incurred for any individual semester (or special session) to which federal aid is applied and is contingent upon completion of that term. Percentage of aid earned is based on the date of withdrawal, divided by the total number of days in the session. Title IV aid is governed by federal policy for students who withdraw prior to completing 60% of the term.

Students are required to adhere to the University's official withdrawal policy when terminating their enrollment prior to the end of a given term. Failure to officially withdraw can result in the cancellation of any federal financial aid funds previously awarded that term. Federal regulations require that funds for ineligible recipients be returned to the financial aid program accounts. Students will be billed for semester charges.

Graduate Financial Aid Types

Loans

Educational loans are a form of financial aid utilized by many graduate students to help meet the cost of attendance.

- **Federal Direct Unsubsidized Loans**
 - *Unsubsidized loans* accrue interest while students are enrolled, and students can choose to pay the interest each month while enrolled in school or allow interest to accumulate during enrollment.
 - Graduate borrowing limits: \$20,500
 - 2017-2018 rates: 6.00% fixed interest, 1.069% origination fee (disbursement prior to October 1, 2017)
- The **Federal Direct Graduate PLUS Loan** is an additional resource for graduate students.
 - Graduate students may borrow any loan amount up to the cost of attendance determined by UD, less any awarded financial aid.
 - 7.00% fixed interest rate for 2017-2018, 4.276% origination fee (disbursement prior to October 1, 2017)
 - A credit check is part of the application process.
- **Alternative loans** are another option to fill the gap between federal aid eligibility and the cost of attendance. Alternative lender information can be found at FASTChoice.

Graduate First-time University of Delaware Borrowers must:

• **Master Promissory Note**

Students who are first-time borrowers under the Federal Direct Loan Program are required to complete and sign a master promissory note (MPN) before their loan proceeds can be released. The MPN is a legally binding agreement to the terms and conditions of the loan. By signing it you are promising to repay your loan. Please keep a copy for your records.

• **Entrance Counseling**

First time Federal Direct Student Loan borrowers at the University of Delaware must complete the online Loan Entrance Counseling and Quiz before loan funds can be disbursed. Completion of the Loan Entrance Counseling and Quiz is a federal requirement that discusses your rights and responsibilities as a Federal Direct Student Loan borrower.

• **Exit Counseling**

Exit counseling provides loan repayment, grace period, and billing information, and is required of students graduating, leaving UD, or dropping below half-time. Completing exit counseling is mandated by federal law and a condition of receiving a federal student loan.

Lending Code of Conduct

The Higher Education Opportunity Act of August 14, 2008 includes provisions that campuses participating in federal Title IV student aid programs publish a code of conduct which serves as the formal guiding principles in ensuring the integrity of the student loan process and ensures the ethical conduct of University of Delaware employees in regard to student loan practices.

The University of Delaware participates in the William D. Ford Federal Direct Loan program through the United States Department of Education. This program includes Direct Subsidized, Direct Unsubsidized, and Direct Parent PLUS loans.

Private/Alternative Education loans are also processed for students at their request as needed.

The University of Delaware does not maintain a preferred lender list for private/alternative student loans nor does it recommend any private lender. All decisions concerning private education loans will be made by the borrower based on their independent review of lender benefits and services. The University of Delaware will not refuse to certify or delay certification of any private/alternative education loan based on the borrower's selection of a particular lender.

To avoid any conflict of interest with the responsibilities of University of Delaware employees with respect to parent, student, and private/alternative loans, the University of Delaware's Student Lending Code of Conduct prohibits the following:

- Revenue sharing arrangement with any lender. The University of Delaware will not promote or recommend any lender in exchange for a fee or other material benefit from a lender.
- The solicitation or acceptance of gifts from a lender, guarantor or servicer by anyone with responsibilities with respect to loans at the institution. This prohibition extends to staff members' families.
- Employees or agents of a lender from identifying themselves, whether directly, or by implication, as an employee of University of Delaware to students, parents or any person seeking information about the University of Delaware.
- The assignment of a first-time borrower's loan to a particular lender, or refusing to certify/originate or otherwise delay certification/origination of any loan, regardless of the lender or guaranty agency the borrower selects.
- The acceptance of any funds to be used for private/alternative education loans in exchange for the institution providing concessions to the private lender.
- Requesting or accepting assistance with financial aid or other office staffing from any lender.
- Any employee with responsibilities with respect to financial assistance at the institution who serves on an advisory board or commission of a lender or guarantor may not accept anything of value from the lender or guarantor, except reimbursement for the reasonable expenses of serving on the board or commission. A Student Financial Services' staff member wishing to serve on an advisory board must seek prior approval from their supervisor.

Student Financial Services' staff members are expected to understand and adhere to all institutional policies and any local, state and federal requirements that are applicable to their conduct or job performance. Any staff member who has a question whether a particular situation or activity creates a conflict of interest or violates any laws or policy should immediately notify their supervisor prior to committing such activity or at the earliest time when such question arises.

Emergency Loans

An emergency loan is intended to assist matriculated undergraduate and graduate students in an unexpected emergency. An emergency is defined as an unforeseen event or expense. Most common examples are eviction notices, medical illness or death within the family. This loan is not related to the student's financial aid award nor the direct expenses associated with attending the University of Delaware. These funds are limited, to help ensure funds are readily available, students are required to repay the funds within 30 days.

- Under all circumstances, the Emergency Loan is the loan of last resort and the student must show reasonable and verifiable proof of having exhausted all other possibilities at the time a loan is requested.
- Emergency Loans are to be given for crisis situations which cannot be planned for by the student and represent a threat to the student's health and/or welfare.
- A graduate on contract who request an emergency loan and repayment is completed through payroll deduction must receive approval from the Assistant Provost of Graduate and Professional Education office. Completion of Graduate Student Emergency loan Deduction form and approval of Funded Graduate Student Loan Application is required.

Student Consumer Rights and Responsibilities

Students who receive financial aid from the University of Delaware have the following rights:

- To know the costs of attendance to the institution
- To know all available sources of financial aid
- To be informed of all aspects of the financial aid package awarded, including determination of need and disbursement of aid
- To know the academic expectations of the institution
- To know the institution's refund policy

Students who receive financial aid from the University of Delaware have the following responsibilities:

- To apply for aid by the established University deadline
- To report any outside awards to the University (via Student Financial Services)
- To remain in good academic standing and make appropriate academic progress
- To comply with loan repayment schedules
- To report any changes in family or student financial status to the University (via Student Financial Services)
- To report to withdrawal from school to the offices of Student Life, Residence Life, and Student Financial Services

Terms and Conditions

Education beyond high school is a significant investment that involves your time, money, and effort. By enrolling in the University of Delaware, students agree to accept certain rights and responsibilities. Students applying for and receiving financial aid further agree to the terms and conditions underlying those awards. Failure to comply with your responsibilities may result in removal from the University, cancellation or reduction of financial aid, and/or collection activity.

The information provided here should be used as a guide and is subject to change without notice to comply with federal and/or state governments, the trustees of the University of Delaware, and the administration of the University.

Questions concerning the content of rights and responsibilities and the terms and conditions of financial aid should be directed to University Delaware Student Financial Services.

Financial Aid Terms and Conditions

I understand any financial aid that is being offered to me has the following conditions associated with it as defined here:

- I understand that the Financial Aid Award Notice does not represent actual or guaranteed payment but is an estimate of the aid I may receive if I meet all requirements stipulated by that aid program.
- I understand that my Financial Aid Award is contingent upon my continued enrollment and attendance in each class upon which my financial aid eligibility was calculated. If I drop any class before completion, I understand that my financial aid eligibility may decrease and some or all of the financial aid awarded to me may be revoked.
- If some or all of my financial aid is revoked because I dropped or failed to attend class, I agree to repay all revoked aid that was disbursed to my account and resulted in a credit balance that was refunded to me.
- I agree to allow financial aid I receive to pay any and all charges assessed to my account at the University of Delaware, such as tuition, fees, campus housing and meal plans, student health insurance, parking permits, service fees, fines, bookstore charges, or any other amount, in accordance with the terms of the aid.
- I understand that the University of Delaware makes available financial aid terms and conditions for my review at any time.
- Federal Aid: I understand that any federal Title IV financial aid I receive, except for Federal Work-Study wages, will first be applied to any outstanding balance on my account for tuition, fees, room and board. Title IV financial aid includes aid from the Pell Grant, Supplemental Educational Opportunity Grant (SEOG), Direct Loan, PLUS Loan, Perkins Loan, and TEACH Grant programs. I authorize the University of Delaware to apply my Title IV financial aid to other charges assessed to my student account, such as student health insurance, parking permits, bookstore charges, service fees and fines, and any other education-related charges. I further understand that this authorization will remain in effect until I rescind it. Finally, I understand that federally-required disclosures can be on the University's consumer information page.
- Prizes, Awards, Scholarships, Grants: I understand that all prizes, awards, scholarships and grants awarded to me by the University of Delaware will be credited to my student account and applied toward any outstanding balance. I further understand that my receipt of a prize, award, scholarship or grant is considered a financial resource according to federal Title IV financial aid regulations and may, therefore, reduce my eligibility for other federal and/or state financial aid (i.e., loans, grants, Federal Work Study) which, if already disbursed to my student account, must be reversed and returned to the aid source.
- I must be a U.S. citizen or eligible non-citizen to receive federal or state funds.
- I must be classified as a degree-seeking student at the University of Delaware to be eligible for financial aid. I understand that limited graduate certificate programs may be eligible, and I should check with Student Financial Services (SFS) to determine if I would be eligible and to find out what limitations might exist. I also acknowledge that provisionally admitted graduate students are not eligible for financial assistance.
- My financial assistance is awarded based on merit and/or calculated need as determined from the information provided on my financial aid application forms. Further, my financial aid awards are subject to adjustments or cancellations due to changes in laws, regulations, appropriations, financial situation, verification, discovery of data errors, enrollment status, or residency status, to name a few examples where adjustments may be necessary.
- If I have been previously incarcerated, am currently incarcerated or might be incarcerated during my current term of attendance, I must identify myself to Student Financial Services to determine my financial aid eligibility.
- If I receive any financial assistance from an outside source (e.g., a private scholarship) that is not processed through Student Financial Services, I must inform SFS.
- I must be enrolled at least half-time (6 credit hours minimum as an undergraduate student for all semesters or 4.5 credit hours minimum as a graduate student for the fall and spring semesters and 6 credit hours minimum for the summer semester (with a few exceptions for our Graduate online programs) to be eligible for the Federal Direct Loan(s). If I am a Pell Grant recipient, I may be allowed to receive the Pell at a reduced rate if I enroll less than half time.
- Undergraduates must be enrolled full-time (12 credit hours per semester) to receive most types of financial aid. If I enroll less than full-time, my financial aid awards (including Federal Direct Loans, University of Delaware grants/scholarships, Federal Perkins Loan, and the Federal Supplemental Educational Opportunity Grant (SEOG)) will be reduced or canceled.
- I must only be enrolled in classes required to complete degree requirements in my specified program of study as specified in the University Catalog. I understand I should work with my academic advisor to determine that the coursework I am enrolled in is required to meet graduation requirements in my program.
- I understand that classes taken for audit are not eligible for financial assistance and do not count toward enrollment for purposes of financial assistance. I also acknowledge that it can affect renewing of future awards/scholarships if I do not complete a full-time course load.
- If requested, I agree to provide documents to verify the accuracy of information reported on the FAFSA before financial aid can be awarded or disbursed.
- I will be responsible for repaying any funds I receive that exceed my financial need or, if for any reason, I become ineligible for the financial aid. If I drop classes, withdraw, or make other academic changes, my financial aid awards may be adjusted and repayment may be required. I agree to contact Student Financial Services prior to dropping or withdrawing from the University, as it may impact my current or future aid eligibility.
- If I stop attending classes without officially withdrawing (unofficial withdrawal), I understand my financial aid awards may be adjusted and repayment may be required.
- I understand I must maintain Satisfactory Academic Progress (SAP).
- I acknowledge that I must work in a Federal Work-Study (FWS) position to earn the FWS amount shown on my financial aid award notice, as FWS funds are not disbursed into my University student account. Rather, I will receive a paycheck every two weeks, just as in any other form of employment.
- If I am working toward a second bachelor's degree, I may be only eligible for Federal Direct Loan(s).
- I understand I am not eligible for aid restricted to undergraduate students, such as the Federal Pell Grant or Federal SEOG, if I have a bachelor's degree or I am a graduate/professional student.
- I acknowledge I will receive financial aid in two installments (one half will be disbursed for fall semester; the second half for spring semester) unless otherwise noted. I understand disbursements will be made directly to my student account.
- I agree that my financial aid will be used to pay any and all university charges that accrue to my account. If I wish to limit aid to pay only tuition, fees, and on-campus housing charges, I understand I must notify SFS in writing.
- I agree to respond promptly to all requests from SFS for additional information. If I do not respond, I understand I may be billed for a portion or all of the financial aid disbursed to me.
- I agree that a financial aid refund from one semester can be used to cover any prior semester's outstanding charges. If I wish to decline the crediting of one semester's aid refund to a prior semester's charges, I must decline by contacting SFS at sfs-advisor@udel.edu.
- I agree to notify SFS if I have been awarded financial aid for a semester in which I do not plan to enroll.
- I certify that any federal student aid funds received during the award year will be used solely for educational expenses related to attendance during the year.
- I agree to repay to UD any financial aid funds disbursed to me in error. If a mistake was made, whether by myself, SFS or another agency, I understand that federal regulations require that the mistake be corrected and funds be billed back as necessary.

Student Account Terms and Conditions

Payment of Fees / Promise to Pay

I understand that, when I register for any class at the University of Delaware (UD) or receive any service from UD, I accept full responsibility to pay all tuition, fees and other associated costs assessed as a result of my registration and/or receipt of services. I further understand and agree that my registration and acceptance of these terms constitutes a promissory note agreement (i.e., a financial obligation in the form of an educational loan as defined by the U.S. Bankruptcy Code at 11 U.S.C. §523(a)(8)) in which the University of Delaware is providing me educational services, deferring some or all of my payment obligation for those services, and I promise to pay for all assessed tuition, fees and other associated costs by the published or assigned due date.)

I understand that I must officially withdraw from classes thought UDSIS before the free drop/add period for the term in question ends to receive a full refund of tuition and fees. I further understand and agree that if I drop or withdraw from some or all of the classes for which I register after the end of free drop/add, I will still be responsible for paying the full tuition and fees as stated on my student account prior to drop/withdrawal. I further understand that my failure to attend class or receive a bill does not absolve me of my financial responsibility as described above.

Online Payment Processing Security

I understand that the University of Delaware has chosen CASHNet as the secure third-party payment processor for UD. I also understand that the UD and CASHNet websites adhere to all applicable federal, state, and banking security standards. I understand that CASHNet secures my personal information entered into their website through VeriSign (Secure Sockets Layer, SSL, 128-bit encryption), which creates a protected connection between users and the web server. I further understand that this means my account number and personal data are never sent over the internet unencrypted. Finally, I understand that any payment, e.g., check or ACH, made to the University of Delaware complies with NACHA standards.

Delinquent Account / Collection

Financial Hold: I understand and agree that if I fail to pay my student account bill or any monies due and owing the University of Delaware by the scheduled due date, UD will place a financial hold on my student account, preventing me from registering for future classes, requesting transcripts, or receiving my diploma.

Late Payment Charge: I understand and agree that if I fail to pay my student account bill or any monies due and owing the University of Delaware by the scheduled due date, UD will assess late payment and/or finance charges at the rate of \$55 per month (\$25 per month if I have enrolled in the monthly installment plan) on the past due portion of my student account until my past due account is paid in full.

Collection Activity: I understand and accept that if I fail to pay my student account bill or any monies due and owing the University of Delaware by the scheduled due date, and fail to make acceptable payment arrangements to bring my account current, UD may refer my delinquent account to a collection agency. I further understand delinquent account may be reported to one or more of the national credit bureaus.

Communication

Method of Communication: I understand and agree that the University of Delaware uses e-mail as an official method of communication with me, and that, therefore, I am responsible for reading the e-mails I receive from UD on a timely basis. I further acknowledge and understand that UD enables me to grant parent/guardian access to My Finances, the University's online billing and financing site, and to receiving email billing notifications via the Parent/Guardian Services administration website.

Contact: I authorize the University of Delaware and its agents and contractors to contact me at my current and any future cellular phone number(s), email address(es) or wireless device(s) regarding my delinquent student account(s)/loan(s), any other debt I owe to UD, or to receive general information from the University of Delaware. I authorize UD and its agents and contractors to use automated telephone dialing equipment, artificial or pre-recorded voice or text messages, and personal calls and emails, in their efforts to contact me. Furthermore, I understand that I may withdraw my consent to call my cellular phone by submitting my request in writing to Registrar's Office.

Updating Contact Information: I understand and agree that I am responsible for keeping the University of Delaware records in UDSIS up to date with my current physical addresses, email addresses, and phone numbers. Upon leaving the University of Delaware for any reason, it is my responsibility to provide UD with updated contact information for purposes of continued communication regarding any amounts that remain due and owing to the University of Delaware.

Entire Agreement

This agreement supersedes all prior understandings, representations, negotiations, and correspondence between the student and the University of Delaware, constitutes the entire agreement between the parties with respect to the matters described, and shall not be modified or affected by any course of dealing or course of performance. This agreement may be modified by the University of Delaware if the modification is signed by me. Any modification is specifically limited to those policies and/or terms addressed in the modification.

Method of Billing

I understand that the University of Delaware uses electronic billing (e-bill) as its official billing method, and, therefore, I am responsible for viewing and paying my student account e-bill by the scheduled due date. I further understand that failure to review my e-bill does not constitute a valid reason for not paying my bill on time. I further acknowledge that e-bill information is available on the SFS website.

Billing Errors

I understand that administrative, clerical, or technical billing errors do not absolve me of my financial responsibility to pay the correct amount of tuition, fees, and other associated financial obligations assessed as a result of my registration at the University of Delaware.

Returned Payments / Failed Payment Agreements

If I decide to completely withdraw from the University of Delaware, I will follow the instructions on the Registrar's website, which I understand and agree are incorporated herein by reference.

Withdrawal

If I decide to completely withdraw from the University of Delaware, I will follow the instructions on the Registrar's website, which I understand and agree are incorporated herein by reference.

Privacy Rights and Responsibilities

I understand that the University of Delaware is bound by the Family Educational Rights and Privacy Act (FERPA), which prohibits UD from releasing any information from my education record without my written permission. Therefore, I understand that if I want the University of Delaware to share information from my education record with someone else, I must provide written permission by following the procedure outlined on the Registrar's website. I further understand that I may revoke my permission at any time as instructed in the same procedure.

IRS Form 1098-T

I agree to provide my Social Security number (SSN) or taxpayer identification number (TIN) to the University of Delaware upon request as required by Internal Revenue Service (IRS) regulations for Form 1098-T reporting purposes. If I fail to provide my SSN or TIN to UD, I agree to pay any and all IRS fines assessed as a result of my missing SSN/TIN.

I consent to receive my annual IRS Form 1098-T, Tuition Statement, electronically from the University of Delaware. I understand that if I do not consent to receive my Form 1098-T electronically, a paper copy will be provided. I understand that I can withdraw this consent or request a paper copy by submitting a request at www.udel.edu/asksf.

Student Age

I understand and agree that if I am younger than the applicable age of majority when I execute this agreement that the educational services provided by the University of Delaware are a necessity, and I am contractually obligated pursuant to the "doctrine of necessities."

Financial Aid Eligibility Guidelines

Satisfactory Academic Progress

Satisfactory academic progress (SAP) is checked at the end of each spring semester. Students failing to meet SAP are placed on financial aid suspension beginning with the summer term. Students placed on financial aid suspension are ineligible to receive any federal student aid funds.

Students who fail to maintain SAP will be notified on how to submit an appeal, citing any special or mitigating circumstances they believe should be considered. Students submitting successful appeals are placed on financial aid probation and allowed to receive federal student aid for one semester. Each successful appeal includes academic requirements that must be met to receive aid beyond the one semester. Students denied aid for failure to meet these satisfactory academic progress requirements may re-establish eligibility once they meet the requirements.

Financial Need

Financial need is the difference between what it costs you to attend The University and the resources you have available to meet those costs. Costs of attendance (COA) include tuition and fees; room and board or an allowance for housing and food for students living off campus; allowances for books, supplies, transportation, and personal expenses.

Your individual family's ability to meet your costs of attendance is determined by a formula established by Congress that calculates your Expected Family Contribution (EFC). The EFC is a measure of how much you and your family are expected to contribute to the costs of your education for the year. The EFC is determined by an analysis of the financial data you and your parents (or you and your spouse, if married) provided on the FAFSA. If your costs of attendance (COA) exceed your EFC, then you demonstrate financial need (amounting to the difference between the COA and the EFC). If your EFC exceeds your costs of attendance (COA), then you do not have financial need and are, therefore, ineligible for need-based student financial aid. Eligibility for most scholarships, the Federal Direct Unsubsidized Loan program, and the Federal Parent (PLUS) Loan program is not based on financial need.

Verification

Verification is a federally mandated, quality control process in which some FAFSA applications are selected by the Federal Processor. Your Student Aid Report will tell you if you have been selected for verification. If so, our office must then complete a verification review in order to "verify" the accuracy of your FAFSA data. We will notify how to complete the verification process, as well as how to submit the required documentation in My SFS Docs. The verification worksheet must be completed and submitted through your portal along with other required documentation based on your verification selection status. After the verification review process, our office may need to correct any inaccurate information on your FAFSA. If no corrections are needed, and all FAFSA data is verified as accurate, your financial aid will be awarded based on your eligibility.

Since the verification process can delay your financial aid disbursement, you are encouraged to provide our office with requested information as soon as possible.

Status Change

Student aid recipients are required to report to Student Financial Services any changes in financial or residency status. This includes the reporting of the receipt of funds from sources such as scholarships, loans, and fellowships not reported in the original application.

Review

Student Financial Services reserves the right to review and revise, or cancel awards at any time for the following reasons: changes in financial or academic status, discovery of incorrect or falsified information, or errors in the determination of need and eligibility for assistance.

Disbursement

Scholarships, loans, and grants are disbursed by direct credit to the student account at the beginning of each semester. Refunds of any excess funds can be requested by the student at www.udel.edu/studentrefund and be mailed to your permanent address or directly deposited to your personal account.

Refund/Payment for Withdrawals

The Higher Education Amendments of 1998 defines withdrawal as failure to complete the period of attendance on which federal aid eligibility was based. Therefore, this policy affects not only those individuals who complete the formal withdrawal notification process, but also those students who simply stop attending classes.

Students withdrawing after classes begin will be required to repay a prorated portion of funds received.

Special refund provisions apply for students who withdraw after receiving financial aid for a specific term of enrollment from any of the following Title IV programs:

- Federal Direct Unsubsidized Loan
- Federal PLUS Loan (Graduate)

Renewal

Financial aid awards are not automatically renewed from year to year. Students must file the FAFSA each year.

Overawards

The receipt of federal funds in excess of a student's eligibility is called an overaward. Students are liable for overawards whether the overaward is a result of incomplete or erroneous data provided by the student or an error on the part of the University.

Special Graduate Programs

Students enrolled in either the Doctor of Physical Therapy program or the Dietetic Internship Certificate program may apply for federal financial aid through the FAFSA. When applying for aid, there are considerations, specific to each respective program that you should keep in mind. Please open the links below for more information.

Doctors of Physical Therapy

Cost of Attendance

Tuition rates and registration fees are based on the going rate for graduate student tuition in the academic year. Please note that the standard graduate student Budget (link to "grad cost info" page) shows only costs for the fall and spring semester of an academic year. Winter and summer term courses are also required per the DPT Curriculum Overview. The costs for winter and summer term courses represent costs beyond those shown in the standard fall/spring semester budget.

Applying for Aid

Students attending the DPT program may be eligible to receive federal direct student loans, and/or Graduate PLUS Loans to help cover tuition and fees. You generally will have up to \$20,500 in federal student loan eligibility for each academic year in which the FAFSA is completed. Factors such as the cost of attendance, and other aid received, can affect the actual amount of federal direct loans a student receives in each academic year.

Incoming DPT Students

You will want to complete your FAFSA at least a month before the start of your summer courses. Please note that the aid application required for your Summer 2012 classes will be **different** than the aid application required for your Fall 2012 classes. Please be sure that you've completed both the 2011-2012 aid year FAFSA, and the 2012-2013 aid year FAFSA, if you are seeking federal aid for each of those academic periods.

Returning DPT Students

Students returning for each new academic year may complete a FAFSA to receive federal financial aid for that academic year. Each academic year runs from the Fall term of one year through the Summer term of the next (e.g. Fall 2012, through Summer 2013, is one academic year). Please keep in mind that \$20,500 is the maximum amount of federal direct student loans a graduate student may receive for an entire academic year.

You may seek other funding options if there are still costs to cover beyond what you are offered in federal direct student loan funding.

Dietetic Internship Certificate Program

Cost of Attendance

The Dietetic Internship is a one-year certificate program. Tuition rates and registration fees for this program are available through the Dietetic Internship Program website. Tuition costs for this program in general, are different than costs for other graduate programs. Allowances for housing and certain other miscellaneous costs can be counted as part of the cost of attendance for the Dietetic Internship Program.

Applying for Aid

Students enrolled in the Dietetic Internship Program are eligible to apply for federal student aid through the FAFSA. You may be able to receive up to \$20,500 in federal direct student loans for the academic year. Factors such as the cost of attendance, and other aid received, can affect the actual amount of federal direct loans a student receives in each academic year.

You may seek other funding options if there are still costs to cover beyond what you are offered in federal direct student loan funding.

EXHIBIT 5

REDACTED IN ITS ENTIRETY

EXHIBIT 6

PUBLIC VERSION FILED 9/2/2022



STATE OF DELAWARE
OFFICE OF THE GOVERNOR
TATNALL BUILDING, SECOND FLOOR
MARTIN LUTHER KING, JR. BOULEVARD SOUTH
DOVER, DELAWARE 19901

JOHN CARNEY
GOVERNOR

PHONE: 302-744-4101
FAX: 302-739-2775

March 13, 2020

Superintendents and Charter School Leaders-

We know you have concerns about the potential spread of coronavirus (COVID-19), and what this means for schools, Delaware students and Delaware families.

We continue to work closely with our federal partners from the Centers for Disease Control and Prevention (CDC) and our state public health experts to understand the impact and evidence around school closures. Based on the current status of coronavirus in our state, the Delaware Division of Public Health (DPH) has not recommended that we close schools. This virus could be with us for many months and closing schools may have negative effects for our children, and for parents who must work to support their families.

Nevertheless, out of an abundance of caution, I am directing Delaware public schools to close from March 16 through March 27 under emergency management authority in Title 20 of Delaware code, as well as authority in my March 12, 2020 State of Emergency declaration.

Over the next two weeks, the State of Delaware will work with school leaders and public health experts to create a plan for Delaware students and educators as this coronavirus outbreak continues. We will specifically prepare for the potential impact of extended school closures on Delaware children and their families. Public school leaders should also undertake a deep cleaning of their facilities during the two-week closure.

Delaware children deserve a world-class education, and ongoing access to services that are delivered in our schools each day. Many students – especially those from disadvantaged communities – also rely on school meals for nutrition, and other important social services. We will be working with districts to plan for providing learning opportunities and other meal and social services in the event of an extended closure.

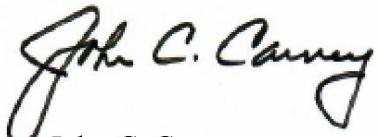
It is important to remember that schools are controlled environments. We know who is coming in and out. We know who is sick, and who has recently traveled. The CDC has indicated that there is a role for school closure in response to school-based cases of COVID-19. Several days of closure may help with school decontamination and contact tracing investigations. Longer periods

of closure can be part of a mitigation strategy for communities with substantial community spread of the virus.

In Delaware, we currently have no evidence of community-based COVID-19 and all cases are related to a single-exposure event. But we understand there is broad public concern, and the urgent need for preparation.

Thank you for your continued partnership and your important work in schools across our state.

Sincerely,



John C. Carney
Governor, State of Delaware

EXHIBIT 7

PUBLIC VERSION FILED 9/2/2022

State of Delaware



Executive Department
Dover

**SECOND MODIFICATION OF THE DECLARATION OF
A STATE OF EMERGENCY FOR THE
STATE OF DELAWARE DUE TO A PUBLIC HEALTH THREAT**

WHEREAS, the Centers for Disease Control and Prevention has determined that a novel coronavirus (“COVID-19”) presents a serious public health threat; and

WHEREAS, on March 12, 2020 at 3:00 p.m. E.D.T., I issued a State of Emergency due to the public health threat of COVID-19, which became effective as of 8:00 a.m. E.D.T. on March 13, 2020; and

WHEREAS, on March 16, 2020 at 2:00 p.m. E.D.T., I issued the First Amended Modification to the State of Emergency declaration to advise that the Centers for Disease Control and Prevention (CDC) issued new guidance for large events and mass gatherings, recommending that organizers halt gatherings of 50 people or more for the next eight weeks due to the public health threat of COVID-19, including conferences, social events, concerts and other types of assemblies; and

WHEREAS, events of any size should be continued only if they can be carried out with adherence to guidelines for protecting vulnerable populations, including proper hand hygiene and adequate social distancing; and

WHEREAS, as of Friday, March 13, 2020 at 8:00 a.m. E.S.T., the Department of Health & Social Services' Division of Public Health (DPH) and Delaware Emergency Management Agency (DEMA) were authorized to cancel gatherings should it be deemed necessary for public health reasons, and such cancellation shall not constitute a taking and shall not entitle the owner or organizer to just compensation; and

WHEREAS, in the interests of protecting the citizens of this state from this public health threat, by law the Governor is authorized to issue a proclamation to suspend the provisions of any regulatory statute prescribing the procedures for conducting state business where strict compliance with the statute may hinder necessary action in coping with the emergency.

NOW THEREFORE, I, JOHN C. CARNEY, pursuant to Title 20, Chapter 31 of the Delaware Code, do hereby declare that the State of Emergency that I issued on March 12, 2020 at 3:00 p.m. E.D.T. and the First Amended Modification of the State of Emergency I issued on March 16, 2020 at 2:00 p.m. E.D.T., shall remain in effect until further notice, with the following modifications:

1. Effective March 16, 2020 at 8:00 p.m. E.D.T., organizers and sponsors of public gatherings of 50 or more people shall cancel the gatherings immediately and not reschedule them until after May 15, 2020, or the public health threat of COVID-19 has been eliminated.
2. Effective March 16, 2020 at 8:00 p.m. E.D.T., all restaurants, bars and taverns shall only provide food and beverage service through take-out, drive through, hotel room service and off premises delivery. No indoor or outdoor seating for food or beverage service, including

the use of outdoor patios, is permitted. This restriction shall not apply to food service provided within hospitals to hospital staff/employees, patients and patient visitors.

3. Effective March 16, 2020 at 8:00 p.m. E.D.T., all casinos operating in the state shall cease gaming operations.
4. Effective March 19, 2020 at 8:00 a.m. E.D.T., owners and operators of bowling alleys, concert events, movie theaters, sports facilities, fitness centers, and health spas shall cease operations.
5. Owners and operators of places that will continue to be open to the public are strongly encouraged to ensure that no more than 50 people are present in the space at the same time and provide the precautions recommended by the CDC on COVID-19, including hand hygiene and social distancing. This does not include private businesses.
6. No senior center, nursing home/retirement facility, assisted-living facility etc. shall knowingly permit a gathering of more than 10 persons that includes any person aged 60 or over or any person with an underlying health condition that puts any person in attendance at increased risk if exposed to COVID-19. Individuals who are at higher risk for severe illness, including those age 60 or older with underlying health conditions, are strongly encouraged to avoid gatherings of more than 10 persons unless the CDC COVID-19 guidelines can be followed, including at senior centers, nursing home/retirement facilities and assisted living facilities.
7. DEMA and DPH are authorized to cancel gatherings should it be deemed necessary for public health reasons.
8. The Delaware Secretary of Labor is authorized to develop emergency rules, amending the Delaware Unemployment Insurance Code, effective Monday, March 16, 2020, such emergency rules to remain in effect until the State of Emergency declaration has been rescinded. These rules should enhance the flexibility of the unemployment insurance program in response to COVID-19, and alleviate some of the burden of temporary layoffs, isolation,

and quarantine by ensuring unemployment benefits are available to individuals whose employment has been impacted directly by COVID-19.

9. Effective March 18, 2020 at 8:00 p.m. E.D.T., all Title 24 statutory requirements that patients present in-person before telemedicine services may be provided are suspended. Further, requirements that the patient must be present in Delaware at the time the telemedicine services are provided are suspended, so long as the patient is a Delaware resident. Any out of state healthcare provider who would be permitted to provide telemedicine services in Delaware if they were licensed under Title 24 may provide telemedicine services to a Delaware resident if they hold an active license in another jurisdiction. The Delaware Board of Medical Licensure and Discipline's Regulation 19 regarding restrictions on the use of telemedicine is suspended.
10. Effective March 18, 2020 at 8:00 p.m. E.D.T., notwithstanding paragraph 2 above or any statute or regulation to the contrary, while the State of Emergency is in effect, any restaurant, brewpub, tavern or taproom with a valid on-premise license to sell alcoholic beverages may sell alcoholic beverages as part of transactions for take-out food or drive through food service, as long as the cost for alcohol does not exceed 40% of the establishment's total sales transaction; this temporary authorization will cease immediately when the State of Emergency is rescinded. All other rules and regulations regarding the takeout of alcoholic beverages shall apply, including that the container must be securely closed. In addition, upon the rescission of this State of Emergency, any on-premise license to sell alcoholic beverages that was temporarily suspended by order of the Delaware Office of Alcoholic Beverage Control Commissioner pursuant to this State of Emergency will be reactivated immediately without further requirement.
11. Any entity that remains open is strongly encouraged to have hand sanitizers or hand washing stations available for its employees and patrons.

12. This Declaration of a State of Emergency has the force and effect of law. Any failure to comply with the provisions contained in a Declaration of a State of Emergency constitutes a criminal offense. 20 Del. C. §§ 3115 (b); 3116(9); 3122, 3125. State and local law enforcement agencies are authorized to enforce the provisions of any Declaration of a State of Emergency.

APPROVED this 18th day of March 2020 at 2:00 p.m.



Governor

EXHIBIT 8

PUBLIC VERSION FILED 9/2/2022

State of Delaware



**Executive Department
Dover**

**FOURTH MODIFICATION OF THE DECLARATION OF
A STATE OF EMERGENCY FOR THE
STATE OF DELAWARE DUE TO A PUBLIC HEALTH THREAT**

WHEREAS, the Centers for Disease Control and Prevention (“CDC”) has determined that a novel coronavirus (“COVID-19”) presents a serious public health threat, and

WHEREAS, the Delaware Department of Health & Social Services’ Division of Public Health (“DPH”) has determined that it is vital for the State of Delaware to prepare for and to take action in response to the community transmission of COVID-19 and to take steps to avoid the transmission of the virus, which may include avoiding public gatherings and assembly; and

WHEREAS, it is in the best interests of the State to protect its citizens from a potential public health emergency that could threaten the lives of those who live and work here; and

WHEREAS, on March 12, 2020 at 3:00 p.m. E.D.T., I issued a State of Emergency due to the public health threat of COVID-19, which became effective as of 8:00 a.m. E.D.T. on March 13, 2020 (the “COVID-19 State of Emergency”); and

WHEREAS, on March 16, 2020 at 2:00 p.m. E.D.T., I issued the First Modification to the COVID-19 State of Emergency declaration to advise that the CDC issued new guidance for large

events and mass gatherings, recommending that organizers halt gatherings of 50 people or more for the next eight weeks due to the public health threat of COVID-19, including conferences, social events, concerts and other types of assemblies; and

WHEREAS, the CDC also recommends that events of any size should continue only if they can be carried out with adherence to guidelines for protecting vulnerable populations, including proper hand hygiene and adequate social distancing; and

WHEREAS, as of Friday, March 13, 2020 at 8:00 a.m. E.D.T., DPH and Delaware Emergency Management Agency (“DEMA”) were authorized to cancel gatherings should it be deemed necessary for public health reasons, and such cancellation shall not constitute a taking and shall not entitle the owner or organizer to just compensation; and

WHEREAS, on March 18, 2020 at 2:00 p.m. E.D.T., I issued the Second Modification to the COVID-19 State of Emergency declaration that modified the limitations on public gatherings of 50 or more people and, among other things, placed certain restriction on the operation of certain businesses and facilities in the State of Delaware; and

WHEREAS, on March 21, 2020 at 12:00 p.m. E.D.T., I issued the Third Modification to the State of Emergency declaration to close all Delaware beaches, except to persons using the beaches for exercise or to walk their dogs, subject to certain precautions recommended by the CDC on COVID-19, which became effective as of 5:00 p.m. E.D.T.; and

WHEREAS, it is in the interests of protecting the citizens and residents of Delaware from the public health threat posed by COVID-19; and

WHEREAS, pursuant to Title 20, Section 3116(b)(13) of the Delaware Code, the Governor of the State of Delaware has the power to take such other actions as the Governor

reasonably believes necessary to help maintain life, health, property or public peace during this State of Emergency; and

WHEREAS, I reasonably believe that it is necessary to control and direct within the State of Delaware the operation of certain businesses, organizations, and enterprises necessary to maintain life, health, property or public peace during the State of Emergency.

NOW, THEREFORE, I, JOHN C. CARNEY, pursuant to Title 20, Chapter 31 of the Delaware Code, in an effort to control and prevent the spread of COVID-19 within the State of Delaware, do hereby order:

1. Effective March 24, 2020 at 8:00 a.m. E.D.T., and until further notice, State offices will remain open, except that all State of Delaware employees able to telecommute are required to telecommute (work from home) wherever possible, in accordance with Department of Human Resource's guidance: <https://dhr.delaware.gov/personnel/faq/DHR-COVID19-FAQ-StateofDelaware-03112020.pdf>, which may be updated from time to time. State of Delaware employees unable to telecommute should report to their normal place of work at the start of their shift.
2. The statutory time periods for responses to requests for public records made pursuant to 29 Del. C. § 10003 and for the filing of and response to petitions filed pursuant to 29 Del. C. § 10005 (e), whether such requests or petitions are presently pending or submitted hereafter, are hereby extended until 15 business days following the termination of any active Declaration of a State of Emergency.

3. I hereby designate certain businesses, establishments, and enterprises operating within the State of Delaware as “Essential Businesses” and “Non-Essential Businesses.”
4. In addition to a delegation of authority to issue emergency regulations consistent with the State of Emergency and Delaware law, the Division of Small Business shall have the discretion to make additions, amendments, clarifications, exceptions, and exclusions to this list of “Essential Businesses” and “Non-Essential Businesses” and should consider information from the U.S. Department of Homeland Security, Cybersecurity & Infrastructure Security Agency’s Guidance on the Essential Critical Infrastructure Workforce: Ensuring Community and National Resilience in COVID-19 Response.
5. Responsibilities of Essential Businesses: “Essential Businesses” as defined herein shall follow the coronavirus guidelines for public safety enumerated by the CDC and DPH, including to:
 - a. Implement flexible and non-punitive sick-leave policies to facilitate compliance with this Order, such policies should follow any guidance from the U.S. CDC and DPH regarding COVID-19.
 - b. Exclude employees who (a) have been diagnosed with COVID-19, (b) are reasonably suspected to have COVID-19, or (c) have symptoms of acute respiratory illness, such as fever, cough, or shortness of breath, shall stay home and not come to work until they are until they are free of fever (100.4 °F [38.0 °C] or greater using an oral thermometer), signs of a fever, and any other symptoms of acute respiratory illness for at least 24 hours, without the use of fever-reducing or other symptom-altering medicines (e.g. cough suppressants), these employees should notify their supervisor and stay home if they are sick;
 - c. Exclude employees who reside or intimately interact with persons who (a) have been diagnosed with COVID-19, (b) are reasonably suspected to have COVID-19, or (c) have symptoms of acute respiratory illness, such as fever, cough, or shortness of breath, should stay at home and notify their supervisor of their situation;

- d. Exclude individuals at highest risk of poor outcomes such as those over age 60 and those with chronic underlying conditions from on-premises work (with the exception of healthcare workers);
- e. Separate sick employees from other individuals immediately;
- f. Prohibit employees who have been told they must be isolated or quarantined from on-premises work until cleared by DPH or a medical professional;
- g. Hand wash with warm water and soap when entering and leaving worksite;
- h. Have hand sanitizer or handwashing stations readily available for all employees throughout the day;
- i. Enforce cough and sneeze hygiene;
- j. Follow all State and CDC guidelines and recommendations for social distancing, especially that there must be 6 feet of space between employees at all times (the exception being healthcare workers using appropriate PPE);
- k. Follow all State and CDC guidelines and recommendations for environmental cleaning;
- l. Teleworking must be maximized;
- m. Visitors are not allowed inside worksites unless they are providing essential services.
- n. Participate and encourage employees to abide by the Governor's shelter in place policies as enumerated in the forthcoming Fifth Modification to the COVID-19 State of Emergency declaration, including limitations on driving for essential travel only.
- o. All businesses deemed essential by this order shall be subject to inspection by appropriate state officials as necessary. Should any individual company or group of companies be found to not be making best efforts to enforce the standards enumerated in part (a) for their workforce, they will be subject to immediate closure until the State of Emergency is lifted.

6. Definition of Essential Businesses: Essential Businesses are businesses that employ or utilize the following workers:

a. HEALTHCARE / PUBLIC HEALTH

1. Workers providing COVID-19 testing; Workers that perform critical clinical research needed for COVID-19 response.
2. Caregivers (e.g., physicians, dentists, psychologists, mid-level practitioners, nurses and assistants, infection control and quality assurance personnel, pharmacists, physical and occupational therapists and assistants, social workers, speech pathologists and diagnostic and therapeutic technicians and technologists).
3. Hospital and laboratory personnel (including accounting, administrative, admitting and discharge, engineering, epidemiological, source plasma and blood donation, food service, housekeeping, medical records, information technology and operational technology, nutritionists, sanitarians, respiratory therapists, etc.).

4. Workers in other medical facilities (including Ambulatory Health and Surgical, Blood Banks, Clinics, Community Mental Health, Comprehensive Outpatient rehabilitation, End Stage Renal Disease, Health Departments, Home Health care, Hospices, Hospitals, Long Term Care, Organ Pharmacies, Procurement Organizations, Psychiatric Residential, Rural Health Clinics and Federally Qualified Health Centers).
5. Manufacturers, technicians, logistics and warehouse operators, and distributors of medical equipment, PPE, medical gases, pharmaceuticals, blood and blood products, vaccines, testing materials, laboratory supplies, cleaning, sanitizing, disinfecting or sterilization supplies, and tissue and paper towel products.
6. Public health / community health workers, including those who compile, model, analyze and communicate public health information.
7. Blood and plasma donors and the employees of the organizations that operate and manage related activities.
8. Workers that manage health plans, billing, and health information, who cannot practically work remotely.
9. Workers who conduct community-based public health functions, conducting epidemiologic surveillance, compiling, analyzing and communicating public health information, who cannot practically work remotely.
10. Workers performing cybersecurity functions at healthcare and public health facilities, who cannot practically work remotely.
11. Workers conducting research critical to COVID-19 response.
12. Workers performing security, incident management, and emergency operations functions at or on behalf of healthcare entities including healthcare coalitions, who cannot practically work remotely.
13. Workers who support food, shelter, and social services, and other necessities of life for economically disadvantaged or otherwise needy individuals, such as those residing in shelters.
14. Pharmacy employees necessary for filling prescriptions.
15. Workers performing mortuary services, including funeral homes, crematoriums, and cemetery workers.
16. Workers who coordinate with other organizations to ensure the proper recovery, handling, identification, transportation, tracking, storage, and disposal of human remains and personal effects; certify cause of death; and facilitate access to mental/behavioral health services to the family members, responders, and survivors of an incident.
17. Any other workers or support staff related to the delivery of medical, dental, veterinarian, or similar services.

b. LAW ENFORCEMENT, PUBLIC SAFETY, FIRST RESPONDERS

1. Personnel in emergency management, law enforcement, emergency management systems, fire, and corrections, including front line and management.
2. Emergency Medical Technicians.
3. 911 call center employees.
4. Fusion Center employees.
5. Hazardous material responders from government and the private sector.
6. Workers, including contracted vendors, who maintain digital systems infrastructure supporting law enforcement and emergency service operations.

c. FOOD AND AGRICULTURE

1. Workers supporting groceries, pharmacies and other retail that sells food and beverage products.
2. Restaurant carry-out and quick serve food operations, including carry-out and delivery food employees.
3. Food manufacturer employees and their supplier employees—to include those employed in food processing (packers, meat processing, cheese plants, milk plants, produce, etc.) facilities; livestock, poultry, seafood slaughter facilities; pet and animal feed processing facilities; human food facilities producing by-products for animal food; beverage production facilities; and the production of food packaging.
4. Farm workers to include those employed in animal food, feed, and ingredient production, packaging, and distribution; manufacturing, packaging, and distribution of veterinary drugs; truck delivery and transport; farm and fishery labor needed to produce our food supply domestically.
5. Farm workers and support service workers to include those who field crops; commodity inspection; fuel ethanol facilities; storage facilities; and other agricultural inputs.
6. Employees and firms supporting food, feed, and beverage distribution, including warehouse workers, vendor- managed inventory controllers and blockchain managers.
7. Workers supporting the sanitation of all food manufacturing processes and operations from wholesale to retail.
8. Company cafeterias or in-plant cafeterias used to feed employees of Essential Businesses.
9. Workers in food testing labs in private industries and in institutions of higher education.
10. Workers essential for assistance programs and government payments.
11. Employees of companies engaged in the production of chemicals, medicines, vaccines, and other substances used by the food and

agriculture industry, including pesticides, herbicides, fertilizers, minerals, enrichments, and other agricultural production aids.

12. Animal agriculture workers to include those employed in veterinary health; manufacturing and distribution of animal medical materials, animal vaccines, animal drugs, feed ingredients, feed, and bedding, etc.; transportation of live animals, animal medical materials; transportation of deceased animals for disposal; raising of animals for food; animal production operations; slaughter and packing plants and associated regulatory and government workforce.
13. Workers who support the manufacture and distribution of forest products, including, but not limited to timber, paper, and other wood products.
14. Employees engaged in the manufacture and maintenance of equipment and other infrastructure necessary to agricultural production and distribution.

d. ENERGY

1. ELECTRICITY INDUSTRY:

- a. Workers who maintain, ensure, or restore the generation, transmission, and distribution of electric power, including call centers, utility workers, reliability engineers and fleet maintenance technicians.
- b. Workers needed for safe and secure operations at nuclear generation.
- c. Workers at generation, transmission, and electric blackstart facilities.
- d. Workers at Reliability Coordinator (RC), Balancing Authorities (BA), and primary and backup Control Centers (CC), including but not limited to independent system operators, regional transmission organizations, and balancing authorities.
- e. Mutual assistance personnel.
- f. IT and OT technology staff – for EMS (Energy Management Systems) and Supervisory Control and Data Acquisition (SCADA) systems, and utility data centers; Cybersecurity engineers; cybersecurity risk management.
- g. Vegetation management crews and traffic workers who support.
- h. Environmental remediation/monitoring technicians.
- i. Instrumentation, protection, and control technicians.

2. PETROLEUM INDUSTRY:

- a. Petroleum product storage, pipeline, marine transport, terminals, rail transport, road transport.
- b. Crude oil storage facilities, pipeline, and marine transport
- c. Petroleum refinery facilities.
- d. Petroleum security operations center employees and workers who support emergency response services.
- e. Petroleum operations control rooms/centers.
- f. Petroleum drilling, extraction, production, processing, refining, terminal operations, transporting, and retail for use as end-use fuels or feedstocks for chemical manufacturing.
- g. Onshore and offshore operations for maintenance and emergency response.
- h. Retail fuel centers such as gas stations and truck stops, and the distribution systems that support them.

3. NATURAL AND PROPANE GAS INDUSTRY:

- a. Natural gas transmission and distribution pipelines, including compressor stations.
- b. Underground storage of natural gas.
- c. Natural gas processing plants, and those that deal with natural gas liquids.
- d. Liquefied Natural Gas (LNG) facilities.
- e. Natural gas security operations center, natural gas operations dispatch and control rooms/centers natural gas emergency response and customer emergencies, including natural gas leak calls.
- f. Drilling, production, processing, refining, and transporting natural gas for use as end-use fuels, feedstocks for chemical manufacturing, or use in electricity generation.
- g. Propane gas dispatch and control rooms and emergency response and customer emergencies, including propane leak calls.
- h. Propane gas service maintenance and restoration, including call centers.
- i. Processing, refining, and transporting natural liquids, including propane gas, for use as end-use fuels or feedstocks for chemical manufacturing.
- j. Propane gas storage, transmission, and distribution centers.

e. WATER AND WASTEWATER: Employees needed to operate and maintain drinking water and wastewater/drainage infrastructure, including:

- a. Operational staff at water authorities.
- b. Operational staff at community water systems.
- c. Operational staff at wastewater treatment facilities.

- d. Workers repairing water and wastewater conveyances and performing required sampling or monitoring.
- e. Operational staff for water distribution and testing.
- f. Operational staff at wastewater collection facilities.
- g. Operational staff and technical support for SCADA Control systems.
- h. Chemical disinfectant suppliers for wastewater and personnel protection.
- i. Workers that maintain digital systems infrastructure supporting water and wastewater operations.

f. TRANSPORTATION AND LOGISTICS:

- 1. Employees supporting or enabling transportation functions, including dispatchers, maintenance and repair technicians, warehouse workers, truck stop and rest area workers, and workers that maintain and inspect infrastructure (including those that require cross-border travel).
- 2. Employees of firms providing services that enable logistics operations, including cooling, storing, packaging, and distributing products for wholesale or retail sale or use.
- 3. Public transit workers.
- 4. Workers responsible for operating dispatching passenger, commuter and freight trains and maintaining rail infrastructure and equipment.
- 5. Maritime transportation workers - port workers, mariners, equipment operators.
- 6. Truck drivers.
- 7. Automotive repair and maintenance facilities.
- 8. Manufacturers and distributors (to include service centers and related operations) of packaging materials, pallets, crates, containers, and other supplies needed to support manufacturing, packaging staging and distribution operations.
- 9. Postal and shipping workers, to include private companies.
- 10. Employees who repair and maintain vehicles, aircraft, rail equipment, marine vessels, and the equipment and infrastructure that enables operations that encompass movement of cargo and passengers.
- 11. Air transportation employees, including air traffic controllers, ramp personnel, aviation security, and aviation management.
- 12. Workers who support the maintenance and operation of cargo by air transportation, including flight crews, maintenance, airport operations, and other on- and off- airport facilities workers.

g. PUBLIC WORKS:

1. Workers who support the operation, inspection, and maintenance of essential dams, locks and levees.
2. Workers who support the operation, inspection, and maintenance of essential public works facilities and operations, including bridges, water and sewer main breaks, fleet maintenance personnel, construction of critical or strategic infrastructure, traffic signal maintenance, emergency location services for buried utilities, maintenance of digital systems infrastructure supporting public works operations, and other emergent issues.
3. Workers such as plumbers, electricians, HVACR technicians, exterminators, and other service providers who provide services that are necessary to maintaining the safety, sanitation, and essential operation of residences.
4. Support, such as road and line clearing, to ensure the availability of needed facilities, transportation, energy and communications.
5. Support to ensure the effective removal, storage, and disposal of residential and commercial solid waste and hazardous waste.

h. COMMUNICATIONS AND INFORMATION TECHNOLOGY:

1. COMMUNICATIONS:

- a. Maintenance of communications infrastructure, including privately owned and maintained communication systems, supported by technicians, operators, call-centers, wireline and wireless providers, cable service providers, satellite operations, undersea cable landing stations, Internet Exchange Points, and manufacturers and distributors of communications equipment.
- b. Workers who support radio, television, and media service, including, but not limited to front line news reporters, studio, and technicians for newsgathering and reporting.
- c. Workers at Independent System Operators and Regional Transmission Organizations, and Network Operations staff, engineers and/or technicians to manage the network or operate facilities.
- d. Engineers, technicians and associated personnel responsible for infrastructure construction and restoration, including contractors for construction and engineering of fiber optic cables.
- e. Installation, maintenance and repair technicians that establish, support or repair communication service as needed.
- f. Central office personnel to maintain and operate central office, data centers, and other network office facilities.

- g. Customer service and support staff, including managed and professional services as well as remote providers of support to transitioning employees to set up and maintain home offices, who interface with customers to manage or support service environments and security issues, including payroll, billing, fraud, and troubleshooting.
- h. Dispatchers involved with communication service repair and restoration.

2. INFORMATION TECHNOLOGY:

- a. Workers who support command centers, including, but not limited to Network Operations Command Center, Broadcast Operations Control Center and Security Operations Command Center.
- b. Data center operators, including system administrators, HVAC & electrical engineers, security personnel, IT managers, data transfer solutions engineers, software and hardware engineers, and database administrators.
- c. Client service centers, field engineers, and other technicians supporting critical infrastructure, as well as manufacturers and supply chain vendors that provide hardware and software, and information technology equipment (to include microelectronics and semiconductors) for critical infrastructure.
- d. Workers responding to cyber incidents involving critical infrastructure, including medical facilities, SLTT governments and federal facilities, energy and utilities, and banks and financial institutions, and other critical infrastructure categories and personnel.
- e. Workers supporting the provision of essential global, national and local infrastructure for computing services (incl. cloud computing services), business infrastructure, web-based services, and critical manufacturing.
- f. Workers supporting communications systems and information technology used by law enforcement, public safety, medical, energy and other critical industries.
- g. Support required for continuity of services, including janitorial/cleaning personnel.

i. OTHER COMMUNITY-BASED GOVERNMENT OPERATIONS AND ESSENTIAL FUNCTIONS:

- 1. Workers to ensure continuity of building functions.
- 2. Security staff to maintain building access control and physical security measures.

3. Elections personnel.
4. Federal, State, and Local, Tribal, and Territorial employees who support Mission Essential Functions and communications networks.
5. Trade Officials (FTA negotiators; international data flow administrators).
6. Weather forecasters.
7. Workers that maintain digital systems infrastructure supporting other critical government operations.
8. Workers at operations centers necessary to maintain other essential functions.
9. Workers who support necessary credentialing, vetting and licensing operations for transportation workers.
10. Customs workers who are critical to facilitating trade in support of the national emergency response supply chain.
11. Educators and other necessary to support public and private K-12 schools, colleges, and universities for purposes of facilitating distance learning or performing other essential functions, if operating under rules for social distancing.
12. Hotel Workers and any staff necessary to ensure the safe and proper management of hotel properties, and other forms of lodging and related support staff.

j. MANUFACTURING:

1. Workers necessary for the manufacturing of materials, goods, products, or similar distribution.

k. HAZARDOUS MATERIALS:

1. Workers at nuclear facilities, workers managing medical waste, workers managing waste from pharmaceuticals and medical material production, and workers at laboratories processing test kits.
2. Workers who support hazardous materials response and cleanup.
3. Workers who maintain digital systems infrastructure supporting hazardous materials management operations.

l. FINANCIAL SERVICES AND INSURANCE:

1. Workers who are needed to process and maintain systems for processing financial transactions and services (e.g., payment, clearing, and settlement; wholesale funding; insurance services; and capital markets activities).
2. Workers who are needed to provide consumer access to banking and lending services, including ATMs, and to move currency and payments (e.g., armored car carriers).

3. Workers who support financial operations, such as those engaged in the selling, trading, or marketing of securities, those engaged in giving advice on investment portfolios, and those staffing data and security operations centers.
4. Workers engaged in the underwriting, selling, marketing, or brokering of insurance, and any workers who support those activities or who associated with the investigation and fulfillment of insurance claims.

m. CHEMICAL:

1. Workers supporting the chemical and industrial gas supply chains, including workers at chemical manufacturing plants, workers in laboratories, workers at distribution facilities, workers who transport basic raw chemical materials to the producers of industrial and consumer goods, including hand sanitizers, food and food additives, pharmaceuticals, textiles, and paper products.
2. Workers supporting the safe transportation of chemicals, including those supporting tank truck cleaning facilities and workers who manufacture packaging items.
3. Workers supporting the production of protective cleaning and medical solutions, personal protective equipment, and packaging that prevents the contamination of food, water, medicine, among others essential products.
4. Workers supporting the operation and maintenance of facilities (particularly those with high risk chemicals and/ or sites that cannot be shut down) whose work cannot be done remotely and requires the presence of highly trained personnel to ensure safe operations, including plant contract workers who provide inspections.
5. Workers who support the production and transportation of chlorine and alkali manufacturing, single-use plastics, and packaging that prevents the contamination or supports the continued manufacture of food, water, medicine, and other essential products, including glass container manufacturing.

n. DEFENSE INDUSTRIAL BASE:

1. Workers who support the essential services required to meet national security commitments to the federal government and U.S. Military. These individuals, include but are not limited to, aerospace; mechanical and software engineers, manufacturing/production workers; IT support; security staff; security personnel; intelligence support, aircraft and weapon system mechanics and maintainers.
2. Personnel working for companies, and their subcontractors, who perform under contract to the Department of Defense providing

materials and services to the Department of Defense, and government-owned/contractor-operated and government-owned/government-operated facilities.

o. CONSTRUCTION:

1. Workers who are engaged in the construction of residential, non-residential structures, or infrastructure, and any workers who provide critical maintenance to residential or non-residential structures.
2. Businesses that supply materials and hardware to those engaged in the construction of residential or non-residential structures.
3. Workers involved in activities related to the design and apportionment of residential and non-residential structures.

p. NECESSARY PRODUCTS RETAILERS: Retailers that sell or provide Necessary Products. Such Necessary Products shall include:

1. Medical and hygiene supplies.
2. Dry goods.
3. Agricultural supplies (commercial and residential).
4. Pet and animal food and supplies.
5. Hardware.
6. Products and technological equipment or the maintenance of such products or equipment necessary for people to work from home;
7. Alcohol, beer and wine, and any wholesalers or distributors of those products; and
8. Any other household consumer products or other products necessary to maintain the safety, sanitation, and essential operations of residences.

q. NECESSARY RETAIL AND SERVICES ESTABLISHMENTS:

1. Businesses that sell or supply Necessary Products Retailers or other Necessary Services Establishments.
2. Businesses that ship, sell, or deliver groceries, food, goods or services directly to residences, Necessary Products Retailers or other Necessary Services Establishments, and businesses that may act as wholesalers to those retail establishments.
3. Appliance repair, electricians, exterminators, home repair, plumbers, or any other service providers who provide services or equipment that is necessary to maintaining the safety, sanitation, and essential operation of residences, Necessary Products Retailers, or Necessary Services Establishments.

4. Automobile and bicycle repair facilities or those engaged in the sale or distribution of equipment or parts necessary for the repair of automobiles and bicycles.
5. Lawn and garden retail facilities or those engaged in the distribution of lawn and garden product.
6. Businesses that sell or distribute gasoline or road-use diesel in any form.
7. Businesses that provide for the warehousing and storage of large quantities of goods.
8. Courier or other express delivery services and any postal services.
9. Businesses that provide support services for the scientific, technical, or information technology fields.
10. Certain outdoor recreational activities such as marinas and similar facilities.
11. Educational institutions (subject to the requirements of the social distancing requirements of the prior modified declarations of the COVID-19 State of Emergency, which requirements are not affected here).
12. Houses of worship and other place of religious expression or fellowship (subject to the requirements of existing emergency orders, which requirements are not affected by this Order).
13. Social service providers.
14. Home-based care for senior, adults, or children.
15. Residential facilities and shelters for seniors, adults or children.
16. Childcare facilities.
17. Chiropractic care facilities.
18. Physical therapy facilities.
19. Banks, credit unions, insurance providers, or other financial institutions.
20. Professional services, such as legal, registered agent, or accounting services and associated support services.
21. Businesses providing temporary employment placement services.
22. Laundromats provided they limit occupancy to less than 10 people in the facility and require social-distancing among patrons, dry cleaners or other laundry service providers.
23. Hotel and commercial lodging.
24. Taxi or for hire transportation (provided that ride-sharing services are not permitted).
25. Business, professional, labor, or other similar businesses that act in an organizing capacity, provided they attempt to limit large gatherings to less than 10 members in person.
26. Pet sitters.

r. **OPEN AIR RECREATION FACILITIES** appropriate to engaging in outdoor activity (provided they are appropriate to comply with social distancing requirements of my prior modified declarations of the COVID-

19 State of Emergency), such recreation facilities including but not limited to State and local parks or other open air recreation facilities, but specifically excluding swimming facilities.

7. **Non-Essential Businesses:** “Non-Essential Businesses” as used herein means:

1. Hospitality and Recreation Facilities, including but not limited to:
 - a. indoor community and recreation centers.
 - b. casinos and racetracks.
 - c. sporting facilities (professional and amateur), including but not limited to indoor skating rinks (ice and non-ice), martial arts studios, dance studios, indoor tennis and similar indoor athletic facilities.
 - d. gyms, including yoga, barre and spin facilities.
 - e. hair salons, barber shops, nail salons, and spas.
2. Concert halls and venues;
3. Theaters and performing arts venues;
4. Sporting event facilities and venues;
5. Golf courses and shooting ranges, except golf courses and shooting ranges are excluded from Non-Essential Businesses if they conform with the social distancing requirements of my prior modified declarations of the COVID-19 State of Emergency;
6. Realtors of both residential and non-residential properties and associated industries, except that Realtors are permitted to work from home to the extent feasible, to do all necessary showings to perspective buyers/lessors, and to take any action necessary to complete any sales or rentals in progress prior to this Modification of the State of Emergency;
7. Certain Business support services, including customer service call centers and telemarketing operations;
8. Shopping malls, except a shopping mall may be excluded from Non-Essential Business if public access is required so that the public can access any Necessary Retail and Services Establishments located within or adjacent to the shopping mall. In such cases, any public access is subject to the social distancing requirements of my prior modified declarations of the COVID-19 State of Emergency; and
9. Retail stores not included within the definition of Essential Businesses.

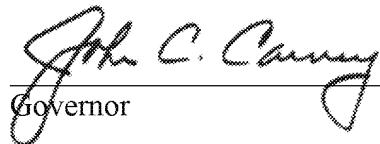
8. **Closure of Non-Essential Businesses.**

All physical locations of Non-Essential Businesses within the State of Delaware shall be closed until after May 15, 2020, or the public health threat of COVID-19 has been eliminated, effective 8:00 a.m. E.D.T. on Tuesday, March 24, 2020, except

that Non-Essential Business may continue to offer goods and services over the internet.

9. **Enforcement.** This Order has the force and effect of law. Any failure to comply with the provisions contained in a Declaration of a State of Emergency or any modification to a Declaration of the State of Emergency constitutes a criminal offense. 20 Del. C. §§ 3115 (b); 3116 (9); 3122; 3125. State and local law enforcement agencies are authorized to enforce the provisions of any Declaration of a State of Emergency.

APPROVED this 22nd day of March 2020 at 4:00 p.m.



John C. Carney
Governor

Industry	Sector	Subsector	Industry Group	4 Digit NAICS	Business to Remain Open?	Notes
Natural Resources and Mining	Agriculture, Forestry, Fishing, and Hunting	Crop Production	Oilseed and Grain Farming	1111	Yes	
			Vegetable and Melon Farming	1112	Yes	
			Fruit and Tree Nut Farming	1113	Yes	
			Greenhouse, Nursery, and Floriculture Production	1114	Yes	
		Animal Production	Other Crop Farming	1119	Yes	
			Cattle Ranching and Farming	1121	Yes	
			Hog and Pig Farming	1122	Yes	
			Poultry and Egg Production	1123	Yes	
			Sheep and Goat Farming	1124	Yes	
			Aquaculture	1125	Yes	
		Forestry and Logging	Other Animal Production	1129	Yes	
			Timber and Tract Operations	1131	Yes	
			Forest Nurseries and Local Gathering of Forest Products	1132	Yes	
	Support Activities for Agriculture & Forestry	Logging	Logging	1133	Yes	
			Fishing	1141	Yes	
		Fishing, Hunting, and Trapping	Hunting and Trapping	1142	Yes	
			Support Activities for Crop Production	1151	Yes	
			Support Activities for Animal Production	1152	Yes	
			Support Activities for Forestry	1153	Yes	
Utilities	Utilities	Oil and Gas Extraction	Oil and Gas Extraction	2111	Yes	
			Coal Mining	2121	Yes	
			Metal Ore Mining	2122	Yes	
			Nonmetallic Mineral Mining and Quarrying	2123	Yes	
		Support Activities for Mining	Support Activities for Mining	2131	Yes	
			Electric Power Generation, Transmission, and Distribution	2211	Yes	
			Natural Gas Distribution	2212	Yes	
			Water, Sewage, and Other Systems	2213	Yes	
Construction	Construction	Heavy and Civil Engineering Construction	Residential Building Construction	2361	Yes	
			Nonresidential Building Construction	2362	Yes	
			Utility System Construction	2371	Yes	
			Land Subdivision	2372	Yes	
		Specialty Trade Contractors	Highway, Street, and Bridge Construction	2373	Yes	
			Other Heavy Civil Engineering Construction	2379	Yes	
			Foundation, Structure, and Building Exterior Contractors	2381	Yes	
			Building Equipment Contractors	2382	Yes	
			Building Finishing Contractors	2383	Yes	
			Other Specialty Trade Contractors	2389	Yes	
Manufacturing	Manufacturing	Food Manufacturing	Animal Food Manufacturing	3111	Yes	
			Grain and Oilseed Milling	3112	Yes	
			Sugar and Confectionery Product Manufacturing	3113	Yes	
			Fruit and Vegetable Preserving and Specialty Food Manufacturing	3114	Yes	
			Dairy Product Manufacturing	3115	Yes	
			Animal Slaughtering and Processing	3116	Yes	
			Seafood Product Preparation and Packaging	3117	Yes	
			Bakeries and Tortilla Manufacturing	3118	Yes	
			Other Food Manufacturing	3119	Yes	
			Beverage and Tobacco Product Manufacturing	3121	Yes	
		Textile Mills	Tobacco Manufacturing	3122	Yes	
			Fiber, Yarn, and Thread Mills	3131	Yes	
			Fabric Mills	3132	Yes	
		Textile Product Mills	Textile and Fabric Finishing and Fabric Coating Mills	3133	Yes	
			Textile Furnishing Mills	3141	Yes	
			Other Textile Product Mill	3149	Yes	
		Apparel Manufacturing	Apparel Knitting Mills	3151	Yes	
			Cut and Sew Apparel Manufacturing	3152	Yes	
			Apparel Accessories and Other Apparel Manufacturing	3159	Yes	
		Leather & Allied Product Manufacturing	Leather and Hide Tanning and Finishing	3161	Yes	
			Footwear Manufacturing	3162	Yes	
			Other Leather and Allied Product Manufacturing	3169	Yes	
		Wood Product Manufacturing	Sawmills and Wood Preservation	3211	Yes	
			Veneer, Plywood, and Engineered Wood Product Manufacturing	3212	Yes	
			Other Wood Product Manufacturing	3219	Yes	
		Paper Manufacturing	Pulp, Paper, and Paperboard Mills	3221	Yes	
			Converted Paper Product Manufacturing	3222	Yes	
			Printers & Related Support Activities	3231	Yes	
		Chemical Manufacturing	Petroleum & Coal Products Manufacturing	3241	Yes	
			Basic Chemical Manufacturing	3251	Yes	
			Resin, Synthetic Rubber, and Artificial Synthetic Fibers and Filaments Manufacturing	3252	Yes	
			Pesticide, Fertilizer, and Other Agricultural Chemical Manufacturing	3253	Yes	
			Pharmaceutical and Medicine Manufacturing	3254	Yes	
			Paint, Coating, and Adhesive Manufacturing	3255	Yes	
			Soap, Cleaning Compound, and Toilet Preparation Manufacturing	3256	Yes	
			Other Chemical Product and Preparation Manufacturing	3259	Yes	
			Plastics Product Manufacturing	3261	Yes	
			Rubber Product Manufacturing	3262	Yes	
			Clay Product and Refractory Manufacturing	3271	Yes	
			Glass and Glass Product Manufacturing	3272	Yes	
			Cement and Concrete Product Manufacturing	3273	Yes	
			Lime and Gypsum Product Manufacturing	3274	Yes	
			Other Nonmetallic Mineral Product Manufacturing	3279	Yes	
		Plastics & Rubber Products Manufacturing	Iron and Steel Mills and Ferroalloy Manufacturing	3311	Yes	
			Steel Product Manufacturing from Purchased Steel	3312	Yes	
			Alumina and Aluminum Product and Processing	3313	Yes	
			Nonferrous Metal (except Aluminum) Production and Processing	3314	Yes	
			Foundries	3315	Yes	
		Nonmetallic Mineral Product Manufacturing	Forging and Stamping	3321	Yes	
			Cutlery and Handtool Manufacturing	3322	Yes	
			Architectural and Structural Metals Manufacturing	3323	Yes	
			Hardware Manufacturing	3325	Yes	
			Spring and Wire Product Manufacturing	3326	Yes	
			Machine Shops, Turned Product, and Screw, Nut, and Bolt Manufacturing	3327	Yes	
			Coating, Engraving, Heat Turning, and Allied Activities	3328	Yes	
			Other Fabricated Metal and Product Manufacturing	3329	Yes	

Industry	Sector	Subsector	Industry Group	4 Digit NAICS	Business to Remain Open?	Notes
Manufacturing (cont.)	Manufacturing (cont.)	Machinery Manufacturing	Agriculture, Construction, and Mining Machinery Manufacturing	3331	Yes	
			Industrial Machinery Manufacturing	3332	Yes	
			Commercial and Service Industry Machinery Manufacturing	3333	Yes	
			Ventilation, Heating, Air-Conditioning, and Commercial Refrigeration Equipment Manufacturing	3334	Yes	
			Metalworking Machinery Manufacturing	3335	Yes	
		Computer & Electronic Product Manufacturing	Engine, Turbine, and Power Transmission Equipment Manufacturing	3336	Yes	
			Other General Purpose Machinery Manufacturing	3339	Yes	
			Computer and Peripheral Equipment Manufacturing	3341	Yes	
			Communications Equipment Manufacturing	3342	Yes	
		Electrical Equipment, Appliance, & Component Manufacturing	Audio and Video Equipment Manufacturing	3343	Yes	
			Semiconductor and Other Electrical Component Manufacturing	3344	Yes	
			Navigational, Measuring, Electromedical, and Control Instruments Manufacturing	3345	Yes	
		Transportation Equipment Manufacturing	Manufacturing and Reproducing Magnetic and Optical Media	3346	Yes	
			Electric Lighting Equipment Manufacturing	3351	Yes	
			Household Appliance Manufacturing	3352	Yes	
			Electrical Equipment Manufacturing	3353	Yes	
		Furniture & Related Product Manufacturing	Other Electrical Equipment and Component Manufacturing	3359	Yes	
			Motor Vehicle Manufacturing	3361	Yes	
			Motor Vehicle Body and Trailer Manufacturing	3362	Yes	
			Motor Vehicle Parts Manufacturing	3363	Yes	
			Aerospace Product and Parts Manufacturing	3364	Yes	
		Miscellaneous Manufacturing	Railroad Rolling Stock Manufacturing	3365	Yes	
			Ship and Boat Building	3366	Yes	
			Other Transportation Equipment Manufacturing	3369	Yes	
Trade, Transportation, & Utilities	Trade, Transportation, & Utilities	Merchant Wholesalers	Household and Institutional Furniture and Kitchen Cabinet Manufacturing	3371	Yes	
			Office Furniture (including Fixtures) Manufacturing	3372	Yes	
			Other Furniture Related Product Manufacturing	3379	Yes	
			Medical Equipment and Supplies Manufacturing	3391	Yes	
			Other Miscellaneous Manufacturing	3399	Yes	
		Merchant Wholesalers, Durable Goods	Motor Vehicle and Motor Vehicle Parts and Supplies Merchant Wholesalers	4231	Yes	
			Furniture and Home Furnishing Merchant Wholesalers	4232	No	
			Lumber and Other Construction Materials Merchant Wholesalers	4233	Yes	
			Professional and Commercial Equipment and Supplies Merchant Wholesalers	4234	Yes	
			Metal and Mineral (except Petroleum) Merchant Wholesalers	4235	Yes	
		Merchant Wholesalers, Non durable Goods	Electrical and Electronic Goods Merchant Wholesalers	4236	Yes	
			Hardware, and Plumbing and Heating Equipment and Supplies Merchant Wholesalers	4237	Yes	
			Machinery, Equipment, and Supplies Merchant Wholesalers	4238	Yes	
			Miscellaneous Durable Goods Merchant Wholesalers	4239	No	
			Paper and Product Merchant Wholesalers	4241	Yes	
		Retail Trade	Drugs and Druggists' Sundries Merchant Wholesalers	4242	Yes	
			Apparel, Piece Goods, and Notions Merchant Wholesalers	4243	No	
			Grocery and Related Product Wholesalers	4244	Yes	
			Farm Product Raw Material Merchant Wholesalers	4245	Yes	
			Chemical and Allied Products Merchant Wholesalers	4246	Yes	
			Petroleum and Petroleum Products Merchant Wholesalers	4247	Yes	
			Beer, Wine, and Distilled Alcoholic Beverage Merchant Wholesalers	4248	Yes	
			Miscellaneous Non durable Goods Merchant Wholesalers	4249	Yes	
			Wholesale Electronic Markets and Agents & Brokers	4251	Yes	
			Automobile Dealers	4411	No	
		Retail Trade	Other Motor Vehicle Dealers	4412	No	
			Automotive Parts, Accessories, and Tire Stores	4413	Yes	
			Furniture Stores	4421	No	
			Home Furnishings Stores	4422	No	
			Electronics & Appliance Stores	4431	Yes	
			Building Material, Garden Equipment, & Supplies Dealers	4441	Yes	
			Lawn and Garden Equipment and Supplies Stores	4442	Yes	
			Food & Beverage Stores	4451	Yes	
			Grocery Stores	4452	Yes	
			Specialty Food Stores	4453	Yes	
		Transportation and Warehousing	Health & Personal Care Stores	4461	Yes	
			Gasoline Stations	4471	Yes	
			Clothing & Clothing Accessories Stores	4481	No	
			Shoe Stores	4482	No	
			Jewelry, Luggage, and Leather Goods Stores	4483	No	
			Sporting Goods, Hobby, Book, & Music Stores	4511	No	
			Book, Periodical, and Music Stores	4512	No	
			General Merchandise Stores	4522	No	
			Department Stores	4523	No	
			Florists	4531	Yes	
		Miscellaneous Store Retailers	Office Supplies, Stationery, and Gift Stores	4532	No	
			Used Merchandise Stores	4533	No	
			Other Miscellaneous Store Retailers	4539	Yes	
		Nonstore Retailers	Electronic Shopping and Mail-Order Houses	4541	Yes	
			Vending Machine Operators	4542	No	
			Direct Selling Establishments	4543	Yes	
		Transportation and Warehousing	Scheduled Air Transportation	4811	Yes	
			Nonscheduled Air Transportation	4812	Yes	
			Rail Transportation	4821	Yes	
			Water Transportation	4831	Yes	
			Inland Water Transportation	4832	Yes	
			Truck Transportation	4841	Yes	
			General Freight Trucking	4842	Yes	
			Specialized Freight Trucking	4851	Yes	
			Urban Transit Systems	4852	Yes	
			Interurban and Rural Bus Transportation	4853	Yes	
			Taxi and Limousine Service	4854	No	
			School and Employee Bus Transportation	4855	No	
			Charter Bus Industry	4859	Yes	
			Other Transit and Ground Passenger Transportation	4861	Yes	
			Pipeline Transportation of Crude Oil	4862	Yes	
			Pipeline Transportation of Natural Gas	4863	Yes	
			Other Pipeline Transportation	4869	Yes	
		Scenic and Sightseeing Transportation	Scenic and Sightseeing Transportation, Land	4871	No	
			Scenic and Sightseeing Transportation, Water	4872	No	
			Scenic and Sightseeing Transportation, Other	4879	No	
		Support Activities for Transportation	Support Activities for Air Transportation	4881	Yes	
			Support Activities for Rail Transportation	4882	Yes	
			Support Activities for Water Transportation	4883	Yes	
			Support Activities for Road Transportation	4884	Yes	
			Freight Transportation Arrangement	4885	Yes	
			Other Support Activities for Transportation	4889	Yes	
			Postal Service	4911	Yes	

Couriers and Messengers	Couriers Local Messengers and Local Delivery	4921	Yes
Warehousing and Storage		4922	Yes
		4931	Yes

Industry	Sector	Subsector	Industry Group	4 Digit NAICS	Business to Remain Open?	Notes
Information	Information	Publishing Industries (except Internet)	Newspaper, Periodical, Book, and Directory Publishers	5111	Yes	Permitted to work from home only
		Software Publishers	5112	No		
		Motion Picture and Sound Recording Industries	Motion Picture and Video Industries	5121	No	
		Sound Recording Industries	5122	No		
		Broadcasting (except Internet)	Radio and Television Broadcasting	5151	Yes	
		Cable and Other Subscription Programming	5152	No		
		Wired and Wireless Telecommunications Carriers	5173	Yes		
		Telecommunications	5174	Yes		
Information	Information	Satellite Telecommunications	5179	Yes	Permitted to work from home only	
		Other Telecommunications	5182	Yes		
		Data Processing, Hosting, and Related Services	5191	No		
		Other Information Services				
		Monetary Authorities - Central Bank	5211	Yes		
		Credit Intermediation and Related Activities	5221	Yes		
		Depository Credit Intermediation	5223	Yes		
		Nondepository Credit Intermediation	5223	Yes		
Financial Activities	Finance and Insurance	Activities Related to Credit Intermediation	5223	Yes	Permitted to work from home and can do showings but no open houses, can do what is necessary to complete sales in final stages prior to state of emergency.	
		Securities, Commodity Contracts, and Other Financial Investments and Related Activities	5231	Yes		
		Securities and Commodity Exchanges	5232	Yes		
		Other Financial Investment Activities	5239	Yes		
		Insurance Carriers	5241	Yes		
		Agencies, Brokerages, and Other Insurance Related Activities	5242	Yes		
		Insurance and Employee Benefit Funds	5251	Yes		
		Other Investment Pools and Funds	5259	Yes		
Financial Activities	Real Estate and Rental and Leasing	Lessors of Real Estate	5311	No	Permitted to work from home and can do showings but no open houses, can do what is necessary to complete sales in final stages prior to state of emergency.	
		Real Estate				
		Offices of Real Estate Agents and Brokers	5312	No		
		Activities Related to Real Estate	5313	Yes		
		Automotive Equipment Rental and Leasing	5321	Yes		
		Consumer Goods Rental	5322	No		
		General Rental Centers	5323	Yes		
		Commercial and Industrial Machinery and Equipment Rental and Leasing	5324	Yes		
Financial Activities	Real Estate and Rental and Leasing	Lessors of Nonfinancial Intangible Assets (except Copyrighted Works)	5331	No	Permitted to work from home only	
		Legal Services	5411	Yes		
		Accounting, Tax Preparation, Bookkeeping, and Payroll Services	5412	Yes		
		Architectural, Engineering, and Related Services	5413	Yes		
		Specialized Design Services	5414	No		
		Computer Systems Design and Related Services	5415	Yes		
		Management, Scientific, and Technical Consulting Services	5416	Yes		
		Scientific Research and Development Services	5417	Yes		
Professional and Business Services	Professional, Scientific, and Technical Services	Advertising and Related Services	5418	No	Permitted to work from home only	
		Other Professional, Scientific, and Technical Services	5419	Yes		
		Management of Companies and Enterprises	5511	Yes		
		Office Administrative Services	5611	No		
		Facilities Support Services	5612	Yes		
		Employment Services	5613	Yes		
		Business Support Services	5614	No		
		Travel Arrangement and Reservation Services	5615	No		
Professional and Business Services	Administration and Support and Waste Management and Remediation Services	Investigation and Security Services	5616	Yes	Permitted to work from home only	
		Services to Building and Dwellings	5617	Yes		
		Other Support Services	5619	No		
		Waste Collection	5621	Yes		
		Waste Treatment and Disposal	5622	Yes		
		Remediation and Other Waste Management Services	5629	Yes		
Education and Health Services	Educational Services	Elementary and Secondary Schools	6111	No	Only personnel necessary to support distance learning	
		Junior Colleges	6112	No		
		Colleges, Universities, and Professional Schools	6113	No		
		Business Schools and Computer and Management Training	6114	No		
		Technical and Trade Schools	6115	No		
		Other Schools and Instruction	6116	No		
		Education Support Services	6117	No		
Education and Health Services	Health Care and Social Assistance	Ambulatory Health Care Services	6211	Yes	Only personnel necessary to support distance learning	
		Offices of Physicians	6212	Yes		
		Offices of Dentists	6213	Yes		
		Offices of Other Health Practitioners	6214	Yes		
		Outpatient Care Centers	6215	Yes		
		Medical and Diagnostic Laboratories	6216	Yes		
		Home Health Care Services	6219	Yes		
		Other Ambulatory Health Care Services	6221	Yes		
Education and Health Services	Health Care and Social Assistance	Hospitals	6222	Yes	Only personnel necessary to support distance learning	
		General Medical and Surgical Hospitals	6223	Yes		
		Psychiatric and Substance Abuse Hospitals	6224	Yes		
		Specialty (except Psychiatric and Substance Abuse) Hospitals	6231	Yes		
		Nursing Care Facilities	6232	Yes		
		Residential Care for persons with physical disabilities, Mental Health and Substance Abuse Facilities	6233	Yes		
		Community Care Facilities for the Elderly	6239	Yes		
		Other Residential Care Facilities	6241	Yes		
Entertainment and Recreation	Entertainment and Recreation	Social Assistance	6242	Yes	Only personnel necessary to support distance learning	
		Individual and Family Services	6243	Yes		
		Community Food and Housing, and Emergency and Other Relief Services	6244	Yes		
		Vocational Rehabilitation Services	7111	No		
Entertainment and Recreation	Entertainment and Recreation	Child Day Care Services	7112	No	Only personnel necessary to support distance learning	
		Performing Arts Companies	7113	No		
		Spectator Sports				
Entertainment and Recreation	Entertainment and Recreation	Promoters of Performing Arts, Sports, and Similar Events			Only personnel necessary to support distance learning	

Leisure and Hospitality	Arts, Entertainment, Recreation	Agents and Managers for Artists, Athletes, Entertainers, and Other Public Figures	7114	No	Closed, with the exception of some outdoor recreational activities (71391, 71392, 71393)
			7115	No	
		Museums, Historical Sites, and Similar Institutions	7121	No	
		Amusement Parks and Arcades	7131	No	
		Gambling Industries	7132	No	
	Accommodation and Food Services	Other Amusement and Recreation Industries	7139	No	Takeout and delivery only
		Traveler Accommodation	7211	Yes	
		RV (Recreational Vehicle) Parks and Recreational Camps	7212	Yes	
		Rooming and Boarding Houses	7213	Yes	
		Special Food Services	7223	No	
		Drinking Places (Alcoholic Beverages)	7224	No	
		Restaurants and Other Eating Places	7225	Yes	

Industry	Sector	Subsector	Industry Group	4 Digit NAICS	Business to Remain Open?	Notes
Other Services (except Public Administration)	Other Services (except Public Administration)	Repair and Maintenance	Automotive Repair and Maintenance	8111	Yes	Permitted to work from home only Permitted to work from home only Permitted to work from home only
			Electronic and Precision Equipment Repair and Maintenance	8112	Yes	
			Commercial and Industrial Machinery and Equipment (except Automotive and Electronic) Repair and Maintenance	8113	Yes	
			Personal and Household Goods Repair and Maintenance	8114	Yes	
		Personal and Laundry Services	Personal Care Services	8121	No	
			Death Care Services	8122	Yes	
			Drycleaning and Laundry Services	8123	Yes	
		Religious, Grantmaking, Civic, Professional, and Similar Organizations	Other Personal Services	8129	No	
			Religious Organizations	8131	Yes	
			Grantmaking and Giving Services	8132	No	
			Social Advocacy Organizations	8133	No	
			Civic and Social Organizations	8134	No	
			Business, Professional, Labor, Political, and Similar Organizations	8139	Yes	
		Private Households		8141	Yes	

EXHIBIT 9

PUBLIC VERSION FILED 9/2/2022

State of Delaware



FIFTH MODIFICATION OF THE DECLARATION OF A STATE OF EMERGENCY FOR THE STATE OF DELAWARE DUE TO A PUBLIC HEALTH THREAT

WHEREAS, the Centers for Disease Control and Prevention (“CDC”) has determined that a novel coronavirus (“COVID-19”) presents a serious public health threat; and

WHEREAS, on March 12, 2020 at 3:00 p.m. E.D.T., I issued a Declaration of a State of Emergency due to the public health threat of COVID-19, which became effective as of 8:00 a.m. E.D.T. on March 13, 2020; and

WHEREAS, on March 16, 2020 at 2:00 p.m. E.D.T., I issued the First Modification of the Declaration of a State of Emergency to advise that the CDC issued new guidance for large events and mass gatherings, including conferences, social events, concerts and other types of assemblies; and

WHEREAS, on March 18, 2020 at 2:00 p.m. E.D.T., I issued the Second Modification of the Declaration of a State of Emergency to further restrict events and gatherings; to restrict food service to only take-out or delivery; to close casinos, bowling alleys, concert venues, movie theaters, sports facilities, fitness centers and health spas; to ensure additional precautions in nursing homes, retirement facilities, or assisted-living facilities; to promote authority to the Delaware

Emergency Management Agency and the Division of Public Health to cancel any gatherings for public health reasons; to authorize the Secretary of Labor to develop emergency rules relating to unemployment insurance; to address requirements for telemedicine services; and to address the sale of alcoholic beverages; and

WHEREAS, on March 21, 2020 at 12:00 p.m. E.D.T., I issued the Third Modification of the Declaration of a State of Emergency to close all Delaware beaches, except to persons using the beaches for exercise or to walk their dogs, subject to certain precautions recommended by the CDC on COVID-19, which became effective as of 5:00 p.m. E.D.T.; and

WHEREAS, on March 22, 2020 at 4:00 p.m. E.D.T., I issued the Fourth Modification of the Declaration of a State of Emergency; and

WHEREAS, because of the risk of the rapid spread of the virus, and the need to protect all Delaware citizens, especially health care providers and citizens most vulnerable to the virus, additional efforts are needed to mitigate community spread of COVID-19; and

WHEREAS, it is critical to ensure that law enforcement and public and private health resources not be unnecessarily diverted from responding to COVID-19-related issues and maintaining public safety and health; and

WHEREAS, Delawareans should refrain from organizing or attending social gatherings of any size, except for regular interactions with immediate family members, members of the same household, caregivers, or individuals with whom you have a close personal relationship; and

WHEREAS, requiring all individuals located in Delaware to shelter in place—that is, to stay at home or at their place of residence—except with respect to certain essential activities and to work to provide essential business and government services, is in the interests of preserving public safety and health and limiting community spread of COVID-19.

NOW, THEREFORE, I, JOHN C. CARNEY, pursuant to Title 20, Chapter 31 of the Delaware Code, do hereby declare that the Declaration of a State of Emergency, as modified through the First Modification, the Second Modification, the Third Modification, and the Fourth Modification shall remain in effect until further notice, with the following modifications:

1. **Shelter in place of residence.** Effective March 24, 2020 at 8:00 a.m. E.D.T., with the exceptions as outlined below, all individuals currently living within the State of Delaware are ordered to shelter in place, at their home or place of residence except as permitted in this Fifth Modification of the Declaration of a State of Emergency. To the extent individuals are using shared or outdoor space when outside their residence, they must at all times and as much as reasonably possible maintain social distancing of at least six feet from any other person, consistent with the Social Distancing Requirements set forth in this Fifth Modification of the Declaration of a State of Emergency and with the guidelines set by the CDC. All persons may leave their homes or places of residence only for Essential Activities or Essential Travel, as defined below.
2. Individuals experiencing homelessness are strongly urged to find shelter, and government agencies are urged to take steps needed to provide shelter for those individuals, in accordance with CDC guidance. Homeless individuals are otherwise not subject to this shelter in place order.
3. Individuals whose residences are unsafe or become unsafe, such as victims of domestic violence, are permitted and urged to leave their homes and stay at a safe alternative home or residence.
4. Individuals at high risk of severe illness from COVID-19 and people who are sick are urged to stay in their residences to the extent possible except as necessary to seek medical care.

Nothing in this Fifth Modification of the Declaration of a State of Emergency prevents DEMA from issuing and enforcing isolation and quarantine orders pursuant to 20 Del. C. § 3136 or DPH from issuing and enforcing isolation and quarantine orders pursuant to 16 Del. C. § 505.

5. For purposes of this Fifth Modification of the Declaration of a State of Emergency, homes and residences include hotels, motels, shared rental units, shelters and similar facilities.
6. **Prohibited and permitted travel.** All travel (including, but not limited to, travel on foot, bicycle, scooter, motorcycle, automobile, and public transit), except Essential Travel or travel for Essential Activities, as defined below, is prohibited. Passengers traveling by public transit must comply with Social Distancing Requirements to the greatest extent feasible.
7. **Leaving your home or residence for Essential Activities is permitted.** Individuals may only leave their residence to carry out Essential Activities or Essential Travel. For purposes of this Order, Essential Activities are defined as follows:
 - a. To engage in activities or perform tasks essential to their health and safety, or to the health and safety of their family or household members (including, but not limited to, pets), such as, by way of example only and without limitation, obtaining medical supplies or medication, visiting a health care professional, or obtaining supplies they need to work from home.
 - b. To obtain necessary services or supplies for themselves and their family or household members, or to deliver those services or supplies to others, such as, food supplies, dry goods, pet supplies and any other household consumer products, and

products necessary to maintain the safety, sanitation, and essential operation of residences.

- c. To engage in outdoor activity, providing the individuals comply with Social Distancing Requirements, as defined below, such as, by way of example and without limitation, walking, running, biking, or fishing. Individuals may go to public parks and open outdoor recreation areas (except beaches, which may be used only as described in my Third Modification of the Declaration of a State of Emergency).
- d. To perform work permitted by the Fourth Modification of the Declaration of a State of Emergency.
- e. To care for a family member, friend, or pet in another household, and to transport family members, friends, pets, or livestock as allowed by this Order.

8. **Leaving your home or residence for Essential Travel is permitted.** For the purposes of this Order, Essential Travel includes travel for any of the purposes set forth in this paragraph. Individuals engaged in any Essential Travel must comply with all Social Distancing Requirements.

- a. Any travel related to the provision of or access to Essential Activities or Minimum Basic Operations.
- b. Travel to care for elderly persons, minors, dependents, persons with disabilities, other vulnerable persons, pets, or livestock.
- c. Travel to or from educational institutions for purposes of receiving materials for distance learning, for receiving meals, and for receiving any other related services.
- d. Travel to return to a place of residence in Delaware from outside the jurisdiction.

- e. Travel required or authorized by a law enforcement officer or court order.
- f. Travel required for non-residents to return to their place of residence outside the State.

9. **Social distancing measures are required.** For the purposes of this Order, “Social Distancing Requirements” include maintaining at least six-foot social distancing from individuals, washing hands with soap and water for at least 20 seconds as frequently as possible or using hand sanitizer, covering coughs or sneezes (not with hands), regularly cleaning high-touch surfaces, and not shaking hands. These requirements incorporate any subsequent guidance from the CDC issued after the issuance of this Order.

10. **Minimum Basic Operations.** For the purposes of this Order, Minimum Basic Operations include the following, provided that employees comply with the Fourth Modification of the Declaration of a State of Emergency and Social Distancing Requirements, to the extent possible, while carrying out such operations:

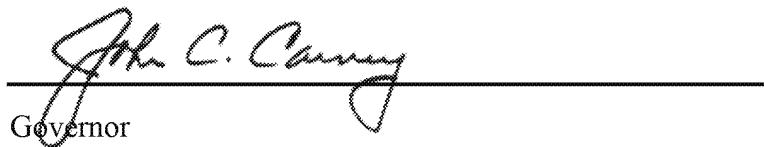
- a. The minimum necessary activities to maintain the value of the business’s inventory, preserve the condition of the business’s physical plant and equipment, ensure security, process payroll and employee benefits, or for related functions.
- b. The minimum necessary activities to facilitate employees of the business being able to work remotely or continue to work remotely from their residences.

11. **Intent of this Order.** The intent of this Order is to ensure that the maximum number of people self-isolate in their places of residence to the extent feasible, while enabling essential services to continue, in order to slow the spread of COVID-19 to the maximum extent possible. When people need to leave their places of residence, whether to obtain or perform essential services, or to otherwise facilitate Essential Activities and Minimum

Basic Operations necessary for continuity of social and commercial life, they should at all times reasonably possible comply with Social Distancing Requirements. All provisions of this Fifth Modification of the Declaration of a State of Emergency should be interpreted to effectuate this intent.

12. **Testing:** All COVID-19 testing shall be made available to those persons who meet criteria for such testing as established and modified from time to time, by the CDC. All health care providers, facilities and entities that decide to offer testing shall make that testing available to any person presenting at the testing site who meets the CDC criteria without regard to that person's ability to pay, type of health insurance, or participation in any particular provider network. Health care providers shall provide testing to the extent that testing costs are not covered by the payments by individuals and health insurance carriers and will be covered by Delaware's Health Care Connection Program.
13. **Enforcement.** This Order has the force and effect of law. Any failure to comply with the provisions contained in a Declaration of a State of Emergency or any modification to a Declaration of a State of Emergency constitutes a criminal offense. 20 Del. C. §§ 3115 (b); 3116 (9); 3122; 3125. State and local law enforcement agencies are authorized to enforce the provisions of any Declaration of a State of Emergency.

APPROVED this 22d day of March 2020 at 4:02 p.m.



John C. Carney

Governor